DOCUMENT RESUME

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ABSTRACT

These training materials were designed to be used by participants at a National Student Loan Data System (NSLDS) workshop which explains how to use the NSLDS Web site. Following an overview, the guide is organized into four sessions: (1) students' access and use of the NSLDS Web site; (2) navigating the financial aid professional Web site; (3) reporting data (data providers and types and timing of data sent to NSLDS); and (4) resolving conflicts (case studies on loan issues, social security number and date of birth issues, and other issues). A wrap-up session, including questions and comments, evaluation of the workshop, and answer keys for sessions 3 and 4 complete the guide. A Training Satisfaction Survey sheet is included. (CH)

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SFA UNIVERSITY
STUDENT FINANCIAL ASSISTANCE

U.S. Department of Education
SFA University

NSLDS Training Workshop

March 2000

Participant's Guide

U.S. DEPARTMENT OF EDUCATION
Office of Educational Research and Improvement
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STUDENT FINANCIAL ASSISTANCE
Training Satisfaction Survey

Thank you for taking a moment to answer the following questions. We will use this to evaluate and improve our training and materials. Any information you provide is confidential.

Course _____ Date _____

Location _____

Trainer name(s) _____

Your type of institution: ☐ Public ☐ Private ☐ Proprietary
☐ Undergraduate/Graduate ☐ Clock Hour/Credit Hour

Length of time in financial aid related responsibilities: (years/months) _____

Please complete the following statements using the scale below:

1 = Unacceptable
2 = Poor/less than acceptable
3 = Moderate/Acceptable
4 = Good/More than acceptable
5 = Outstanding/Much more than acceptable
N/A = Not applicable/Unknown/No Comment

GENERAL

1. How well did this training meet your needs for improving your student aid operations?

☐ 1 ☐ 2 ☐ 3 ☐ 4 ☐ 5 ☐ N/A

2. How well did this training meet the overall objectives stated at the beginning of the course?

☐ 1 ☐ 2 ☐ 3 ☐ 4 ☐ 5 ☐ N/A

3. How well did the training announcement describe this training?

☐ 1 ☐ 2 ☐ 3 ☐ 4 ☐ 5 ☐ N/A

TRAINING MATERIALS

4. How helpful were the case studies, charts and other graphic illustrations?

❑ 1 ❑ 2 ❑ 3 ❑ 4 ❑ 5 ❑ N/A

5. Our goal is to provide accurate, clear and organized materials. How do you rate our materials?

❑ 1 ❑ 2 ❑ 3 ❑ 4 ❑ 5 ❑ N/A

PRESENTATION

6. Please rate the presentation and/or slide show for clarity and accuracy.

❑ 1 ❑ 2 ❑ 3 ❑ 4 ❑ 5 ❑ N/A

7. Was enough time devoted to trainee questions and exercises?

❑ Yes ❑ No

8. What suggestions do you have to improve the trainers' presentation?

_____

_____

_____

TRAINING LOGISTICS AND MISCELLANEOUS

9. What additional training would you like us to provide?

_____

_____

_____

10. What comments do you have about the workshop's location and training room?

_____

_____

_____

ADDITIONAL COMMENTS AND SUGGESTIONS

_____

_____

_____

You can now provide your comments on this or any other training session on our Training Information page at www.ed.gov/offices/OPE/announce/trng/ or by sending us an e-mail at **SFA_Training@ed.gov**

NSLDS Workshop Overview

Contents

A. Welcome, Introductions, and Housekeeping 2

B. Workshop Overview 2

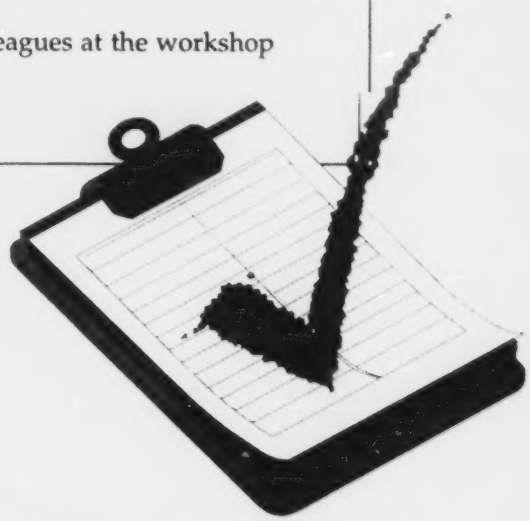
C. NSLDS Overview 3

D. Ice-Breaker Exercise 9

Objectives

After completing this session, you will be able to:

- ✔ describe what the National Student Loan Data System (NSLDS) is and its overall goals and
- ✔ describe some of the reasons your colleagues at the workshop chose to attend.



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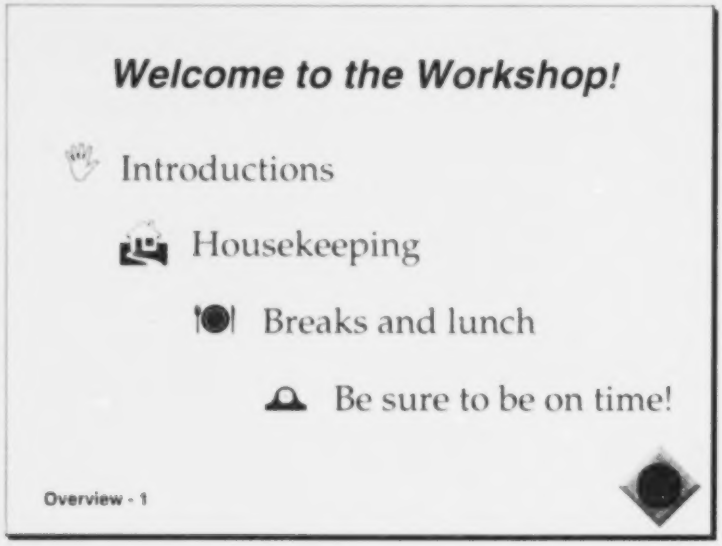
WELCOME, INTRODUCTIONS, AND HOUSEKEEPING

Welcome to the National Student Loan Data System (NSLDS) workshop.



Notes

WORKSHOP OVERVIEW

The focus of the workshop is on NSLDS's Web-site functions and how to resolve conflicting data.

Notes

Workshop Agenda

Workshop Introduction and Overview

Session 1:	NSLDS Student Access
Session 2:	NSLDS for Financial Aid Professionals
Session 3:	Reporting Data
Session 4:	Resolving Data Conflicts

Wrap-Up

Overview - 2

Navigating through the Web sites is extremely easy. The workshop is designed to:

- help NSLDS beginners become familiar with the navigation routines and
- provide more experienced NSLDS users with real-life case studies.

NSLDS OVERVIEW

NSLDS is a central database for the U.S. Department of Education's (ED's) Title IV student financial aid programs.

NSLDS Goals

- Improve the quality (accuracy and reliability) of Title IV student aid data
- Make the data more accessible to students
- Make the data more accessible to schools
- Reduce administrative burdens on schools
- Assure that only eligible students (and parents) receive Title IV aid

Overview - 3

Data Collected in NSLDS

- Loans
  - Federal Family Education Loan (FFEL) Program
    - *(including FFEL PLUS Loans for parents)*
  - Direct Loan Program
    - *(including Direct PLUS Loans for parents)*
  - Federal Perkins Loan Program
    - *(including National Defense/Direct Student Loans)*

Overview - 4

Notes

Notes

Data Collected in NSLDS (cont'd)

- Grants
  - Federal Pell Grants
  - Federal Supplemental Educational Opportunity Grants (FSEOGs)

Overview - 5

ED began putting data into NSLDS in 1994. NSLDS now stores vast amounts of data.

Information in NSLDS

- Approximately 39.35 million students
- 120 million loans (FFELs, Direct Loans, and Federal Perkins Loans)
- 25 million Federal Pell Grants (1993 - present)

Source: U.S. Department of Education
Date: December 1999

Overview - 6

Notes

Information in NSLDS (cont'd)

- More than 17,800 schools
- Almost 30,000 school branches
- Nearly 31,000 lenders
- 66 guaranty agencies

Source: U.S. Department of Education
Date: December 1999

Overview - 7

ED collects data for NSLDS from a number of internal (ED) and external sources.

NSLDS Data Sources

- ED
  - Central Processing System (CPS)
  - Direct Loan Servicing Center
  - Recipient Financial Management System (RFMS) for Federal Pell Grants
  - Debt Collection Service (DCS)
  - Postsecondary Education Participants System (PEPS)

Overview - 8

Notes

NSLDS Data Sources (cont'd)

- Schools
- Guaranty agencies
- Lenders (through guaranty agencies)
- Third-party servicers (for schools, lenders, and guaranty agencies)

Overview - 9

The data these organizations send allow NSLDS to provide:

NSLDS Functions

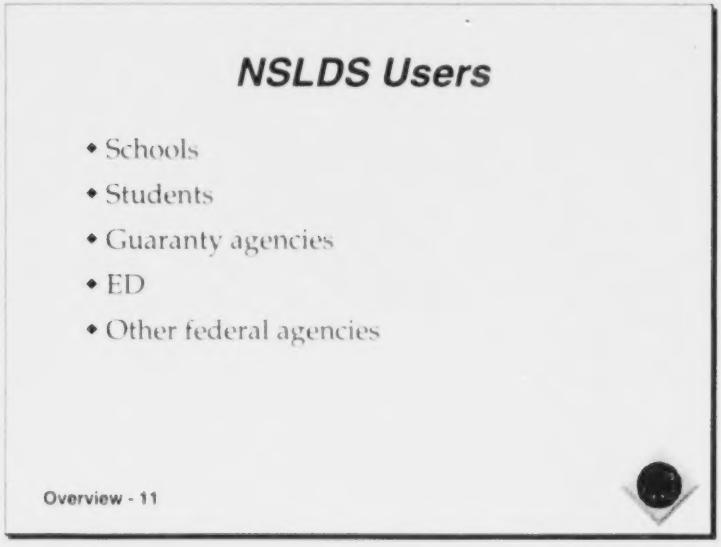
- Loan history/detail
- Federal Perkins Loan information
- Organization contacts
- Student enrollment status
- Federal Pell Grant disbursements
- Overpayment information

Overview - 10

NSLDS has become a flexible, accessible, and comprehensive database that is, nonetheless, secure and carefully controlled to protect student and parent confidentiality.

Here are some examples of NSLDS users:

Notes



- Schools use NSLDS data that appear on the NSLDS Web site for financial aid professionals and on Institutional Student Information Records (ISIRs) or Student Aid Reports (SARs) to determine students' Title IV eligibility.
- Schools also use NSLDS to report Title IV overpayments and changes in student enrollment status.
- Students can view how much they owe on Title IV loans, who is holding or servicing their loans, and how much they obtained in Federal Pell Grants.
- Guaranty agencies, lenders, and their servicers often use the information in NSLDS to locate borrowers. The Direct Loan Servicing Center also uses NSLDS to locate borrowers.
- Among the many ways ED uses NSLDS are:
  - calculating default rates,
  - monitoring guaranty agency and lender billings,
  - planning audits and program reviews,
  - assessing how the FFEL Program is being administered, and
  - analyzing and developing Title IV budgets.
- Other federal agencies, such as the Congressional Budget Office (CBO), also rely on NSLDS.

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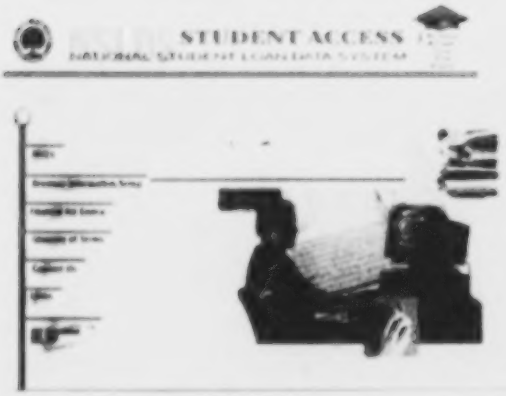
This workshop focuses on ED's new easy-to-read, easy-to-use NSLDS Web sites for students and financial aid professionals. Here are sample screens from both.

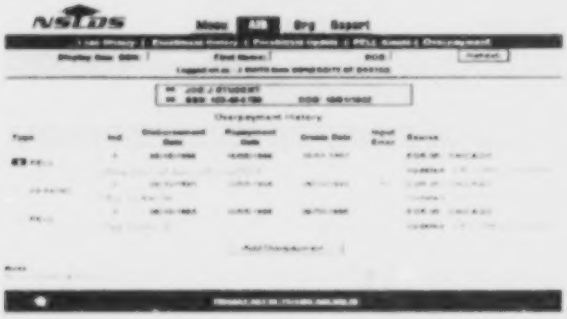
Notes

NSLDS Web Site for Students



Overview - 12

NSLDS Web Site for Financial Aid Professionals



Overview - 13

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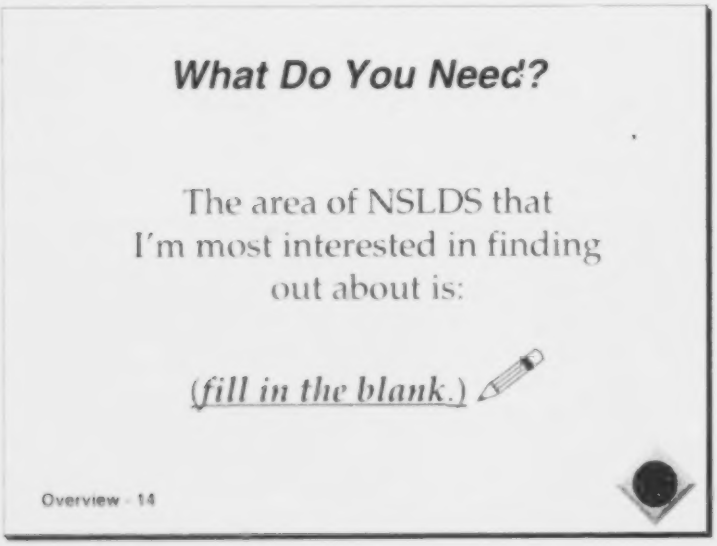
Notes



Fill in the blank above.

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1 NSLDS Student Access

Contents

Introduction 2
NSLDS Student Access Web Site 3

Objectives

After completing this session, you will be able to:

- ✔ describe the NSLDS Student Access Web site and
- ✔ navigate through the Web site.

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INTRODUCTION

Notes

The Higher Education Amendments of 1998 mandated that the U.S. Department of Education (ED) permit student borrowers to use its central database for student aid, the National Student Loan Data System (NSLDS).

In February 1999, ED introduced the NSLDS Student Access Web site, which allows students to access information about their Title IV loans and/or Pell Grants.

Anyone can log on to the NSLDS Student Access Web site; however, only students with government-assigned personal identification numbers (PINs) can access specific Title IV loan and grant information on the Student Access Web site.

Although financial aid administrators can't use the NSLDS Student Access Web site to view federal student loan and grant information, by being familiar with the Web site, you can help students who have questions about it.

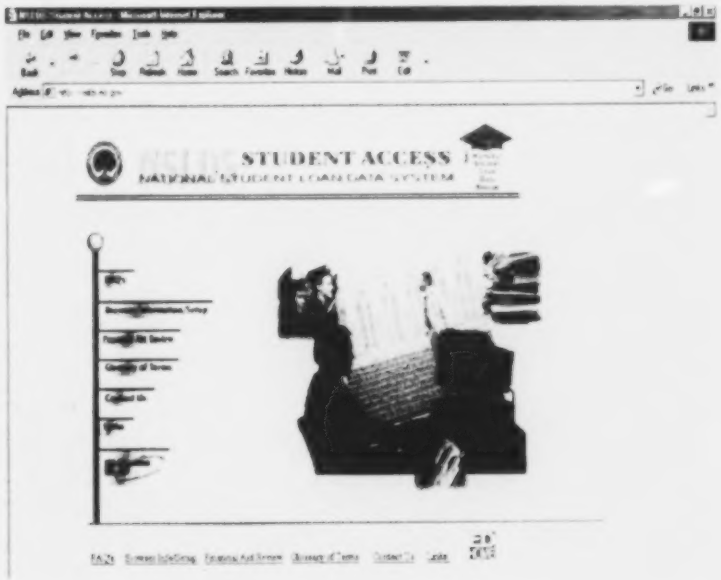
- Note: As financial aid administrators, you have access to students' Title IV loan and grant information through your own Web site, the NSLDS Web site for financial aid professionals.

NSLDS STUDENT ACCESS WEB SITE

Notes

The NSLDS Student Access Web site is available 24 hours a day, 7 days a week. However, database maintenance sometimes occurs on weekdays or late at night.

To log on to the NSLDS Student Access Web site, type **www.nslds.ed.gov** and press **ENTER**. The NSLDS Student Access *Home* page should be on the screen.



Screens for this Web site are view-only screens; students cannot change the information they contain. Any information on these screens is protected under the Privacy Act.

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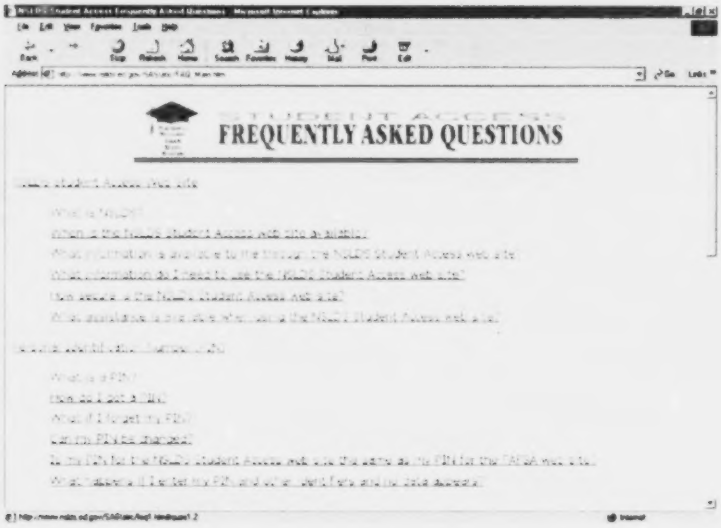
Frequently Asked Questions

Notes

To access the *Frequently Asked Questions* page, click **FAQs**.



This page answers questions about:

- the NSLDS Student Access Web site
- personal identification numbers (PINs), which were known as Electronic Access Codes (EACs) at one time
- browser setup and security
- loan and grant information
- paying off student loans
- contact information

To get answers to any of these questions, click the question.

Scroll down and click **Paying Off Your Loans** for answers to questions about repaying student loans.

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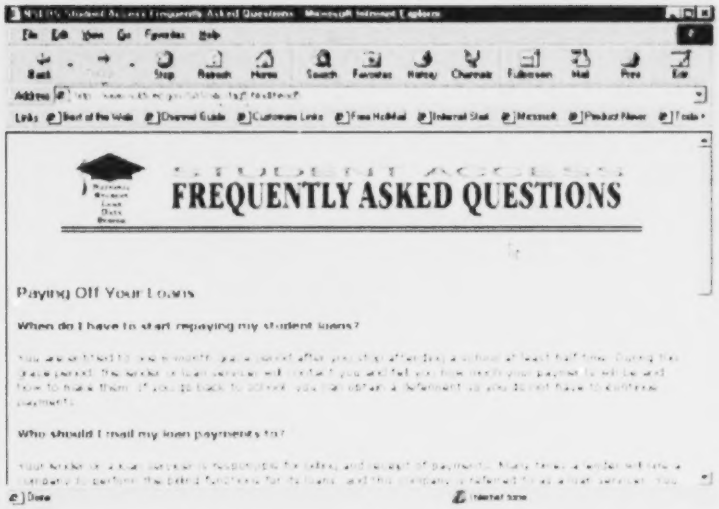
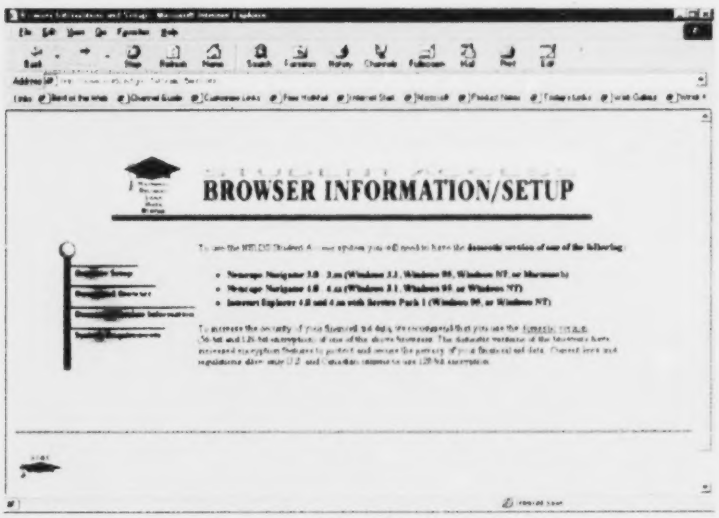

FREQUENTLY ASKED QUESTIONS
Paying Off Your Loans
When do I have to start repaying my student loans?
Who should I mail my loan payments to?

Browser Information/Setup

To access the *Browser Information/Setup* page, scroll down and click **HOME** to return to the Home page. Now click **Browser Information/Setup**.



To use the NSLDS Student Access system, a student needs to have the domestic (U.S./Canadian) version of one of the following:

- Netscape Navigator 4.0 - 4.xx (Windows 3.1, Windows 95, Windows 98, or Windows NT)

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Notes

- Microsoft Internet Explorer 4.0 - 4.xx with Service Pack 1-5 (Windows 95, Windows 98, or Windows NT)
- Microsoft Internet Explorer 5.0 - 5.xx with Service Pack 1-5 (Windows 95, Windows 98, or Windows NT)

These browsers have 128-bit encryption, which is designed to protect and secure the privacy of the student's financial aid data. A student may choose to use 40-bit or 56-bit encryption to protect his/her information. But, it's harder to "crack" encryptions that are designed with more bits of information.

From Browser Information/Setup page, by clicking the appropriate selection, students can:

- set up their browser
- download a browser
- obtain information about domestic versions of browsers
- obtain information about system requirements

Financial Aid Review

From the Browser Information/Setup page, click the **Back Arrow** once or click **HOME** at the bottom of the page to return to the Home page. Then, click **Financial Aid Review**. This brings you to the *Gathering Your Information* page.

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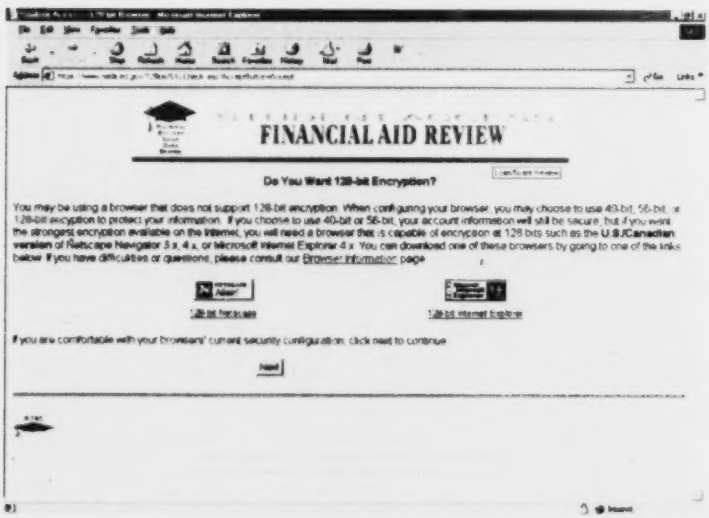
This page explains that the information a student provides to review his or her financial aid information is protected under the Privacy Act of 1974 (as amended).

Click **Accept.** (If you click **Decline**, you'll end up on the Home page. After clicking **Accept**, a Security Alert box might appear. If it does, click **OK**.) One of two screens will appear:

- the *Do You Want 128-bit Encryption?* page or
- the *Confirming Your Identity* page.

If your computer ***does not*** have a 128-bit encryption browser installed, you'll get to the Do You Want 128-bit Encryption? page.

- This page allows you to download a browser that is capable of encryption at 128 bits.



Click **Next** to continue to the Confirming Your Identity page.

- If you're using a computer that has a 128-bit encryption browser already installed, you will go directly from the Gathering Your Information page to the Confirming Your Identify page.

Notes

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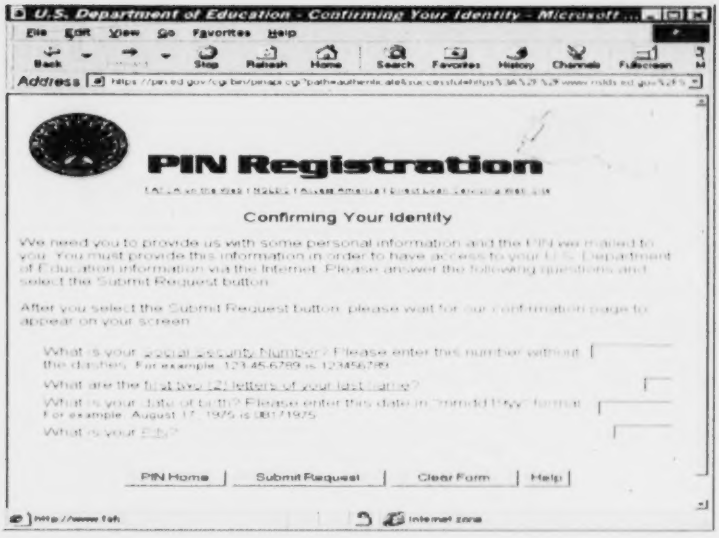
U.S. Department of Education - Confirming Your Identity - Microsoft ...
File Edit View Go Favorites Help
Back Forward Stop Refresh Home Search Favorites History Channels Fullscreen Mail
Address
PIN Registration
Confirming Your Identity
We need you to provide us with some personal information and the PIN we mailed to you. You must provide this information in order to have access to your U.S. Department of Education information via the Internet. Please answer the following questions and select the Submit Request button.
After you select the Submit Request button, please wait for our confirmation page to appear on your screen.
What is your Social Security Number? Please enter this number without the dashes. For example, 123-45-6789 is 123456789.
What are the first two (2) letters of your last name?
What is your Date of Birth? Please enter this date in "mmdd19yy" format. For example, August 17, 1975 is 08171975.
What is your PIN?
PIN Home
Submit Request
Clear Form
Help
Internet zone

Notes

On this page, a student enters:

- his/her Social Security number (without dashes)
- first two letters of his/her name
- date of birth (in "mmdd19yy" format)
- personal identification number (PIN)

Then, the student would press **Submit Request** to access his or her Title IV loan and grant information.

Personal Identification Number (PIN)

A personal identification number (PIN) serves as a unique identifier to let student borrowers access their personal information in various ED systems. It should be kept secure and private.

- Students who already have an Electronic Access Code (EAC) can use that code as a PIN.

Currently, a student can obtain a PIN if he or she:

- is eligible to file a Renewal FAFSA;
- participates in the Access America Student Account Manager Pilot; or
- has a Federal Direct Loan.

When a student borrower fills out a FAFSA online, a PIN is automatically generated and mailed to the student.

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Notes

Beginning spring 2000, any student, former borrower, or parent will be able to obtain a PIN at ED's PIN Registration Web site:

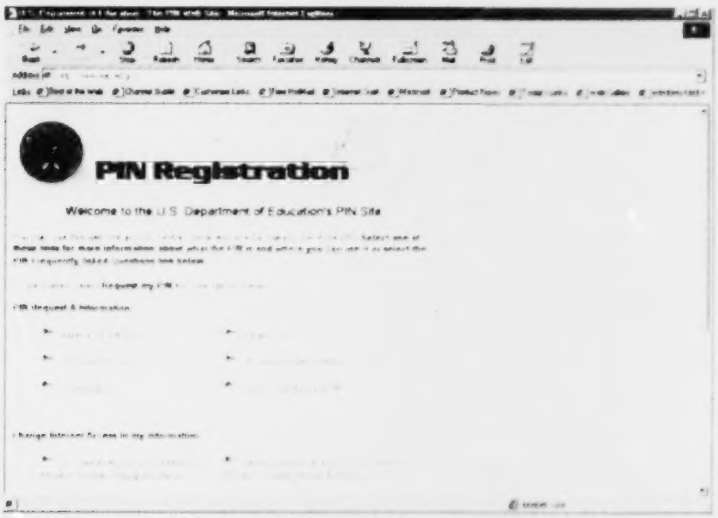
- **www.pin.ed.gov**

  or

- **www.eac.ed.gov**

Beginning with the 2000-01 academic year, all FAFSA applicants who pass the Social Security Administration/ FAFSA match will automatically receive a PIN.

To access the Web page to request a PIN, click **PIN Home**. (If a Security Alert box appears, click **Yes.**) The *Welcome to the U.S. Department of Education's PIN Site* should be on the screen.



It takes 7 to 10 days to receive the PIN in the mail. When the student uses the PIN, it must be entered exactly as it appears in ED's letter.

Click the **Back Arrow** (then **OK** in the Security Alert box, if one appears) to get back to the Confirming Your Identity page.

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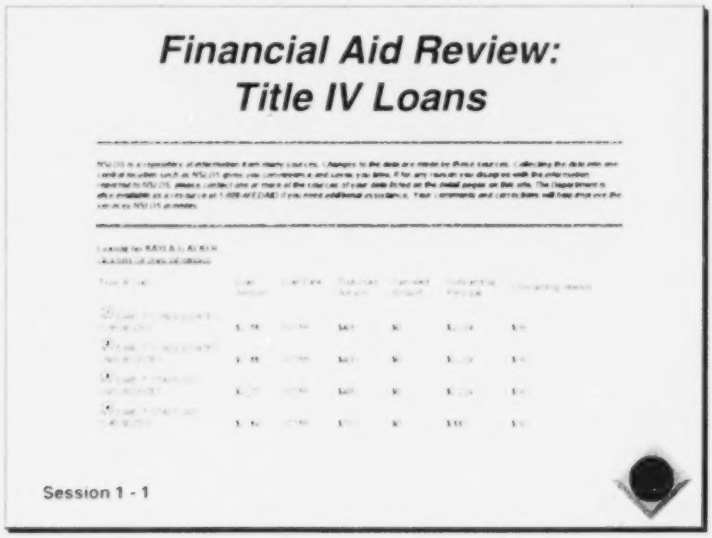
As mentioned early, the student would enter the required identifiers on the Confirming Your Identity page and then click **Submit Request** to reach his or her own Title IV loan and grant information.

- The following is a description of what students see about their Title IV loans and grants on the NSLDS Student Access Web site.

Notes

Title IV Loans



First, the *Financial Aid Review* page displays a borrower's Title IV loan information about each loan. This includes:

- loan amount
- loan date
- disbursed amount
- canceled amount
- outstanding principal
- outstanding interest

This page also shows the:

- total of each loan and
- total of all loans

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Financial Aid Review: Title IV Loans (cont'd)

	Loan Amt	Disb. Amt.	Canc. Amt.	Outst. Principal	Outst. Interest
Total DIRECT STAFFORD SUBSIDIZED	$4,479	$1,110	$0	$309	$16
Total DIRECT STAFFORD UNSUBSIDIZED	$4,710	$309	$0	$2,224	$16
Total STAFFORD SUBSIDIZED	$4,000	$1,495	$1,150	$70	$40
Total STAFFORD UNSUBSIDIZED	$4,540	$1,406	$1,140	$80	$90
Total NATIONAL DIRECT STUDENT LOAN	$12,000	$0	$0	$0	$0
Total FEDERAL PERKINS	$12,000	$0	$0	$0	$0
Total PERKINS EXPANDED LENDING	$12,000	$0	$0	$0	$0
Total NATIONAL DEFENSE LOAN	$12,000	$0	$0	$0	$0
Total All Loans	$71,070	$8,521	$2,290	$7,122	$234

Click on Bullets for more detailed loan information

Session 1 - 2

Loan Detail

Financial Aid Review: Loan Detail

Detail Loan Information for KAYLA G ACKER

Type of Loan: DIRECT CONSOLIDATED SUBSIDIZED
Loan obtained while attending the DEFAULT SCHOOL FOR CONSOLIDATED LOANS

Date Entered Repayment: Saturday, March 21, 1998

Loan Period Begin Date: Saturday, August 29, 1998
Loan Period End Date: Thursday, May 20, 1999

Amounts and Dates

Session 1 - 3

The Loan Detail page displays details about the:

- type of loan
- school where the loan was obtained
- date the loan entered repayment (if applicable)
- loan period beginning and ending dates

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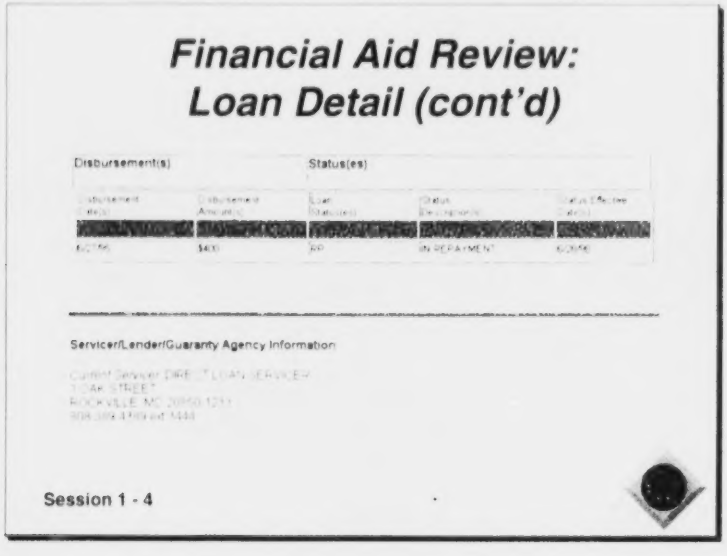
In addition, it provides information about:

- loan amount
- outstanding principal balance
- outstanding principal balance "as of" date, which shows the last time the information was updated
- outstanding interest balance
- outstanding interest balance "as of" date
- interest rate
- canceled amount
- canceled date

Notes



This page also displays:

- disbursement date
- disbursement amount
- loan status
- status description
- status effective date

At the bottom, it has contact information about current servicers, lenders, and guaranty agencies.

- If the loan is held by a school, a school's contact information will appear.

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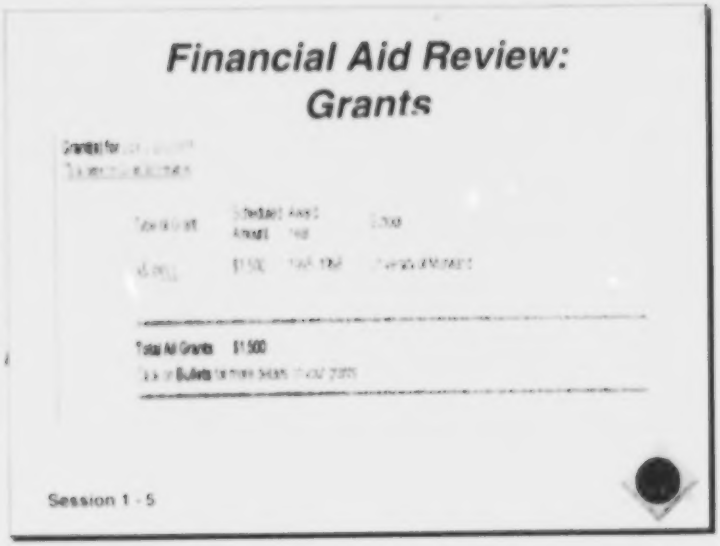
Notes



This page displays the student's grant information, including:

- type of grant
- scheduled amount (to be disbursed)
- award year
- school where student received grant
- total of all grants

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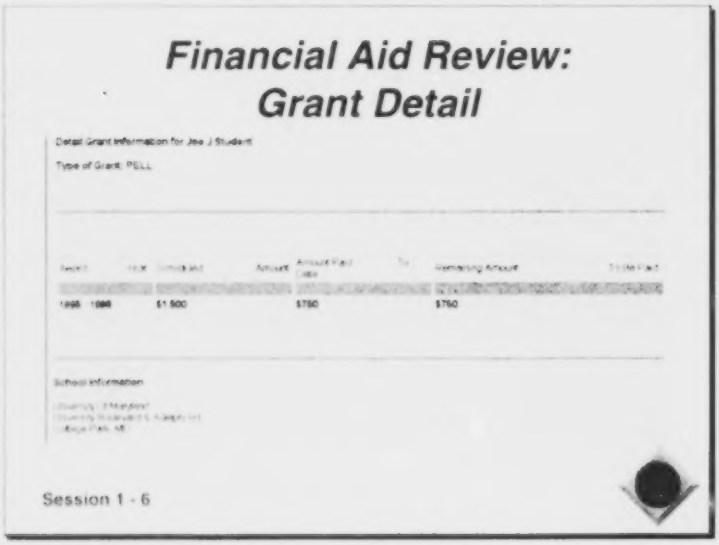
Notes



The Grant Detail page provides information about the:

- type of grant
- award year
- scheduled amount (to be disbursed)
- amount to be paid (to the student)
- amount remaining to be paid
- school where student received the grant

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Glossary of Terms

Notes

To access the *Glossary of Terms* page from the Confirming Your Identity page, click the **Back Arrow** until you reach the NSLDS Student Access Home page. Then click **Glossary of Terms**.

To review a glossary term, the student clicks the bullet next to the appropriate term. For example, click the bullet next to **Status Descriptions**.

The page that comes up provides a listing of all the loan status codes.

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Contact Us

Notes

The *Contact Us* page provides telephone numbers and an email address for the Federal Student Aid Information Center.

To access the Contact Us page, scroll down and click **HOME**. Now click **Contact Us**.

This page provides the Federal Student Aid Information Center toll-free telephone numbers:

- 1-800-4-FED-AID (1-800-433-3243) or
- TDD 1-800-730-8913

This page also allows students to:

- email the Federal Student Aid Information Center at SFAmail@ncs.ed.gov or
- complete the required fields on this page and click **Submit Request**.

Links

The *Links* page provides access to the Web sites of various guaranty agencies and lenders. To review information about a guaranty agency/lender, go back to the NSLDS Student Access Web site Home page by clicking the **Back Arrow** once or clicking **HOME** at the bottom of the Contact Us page. Then click **Links**.

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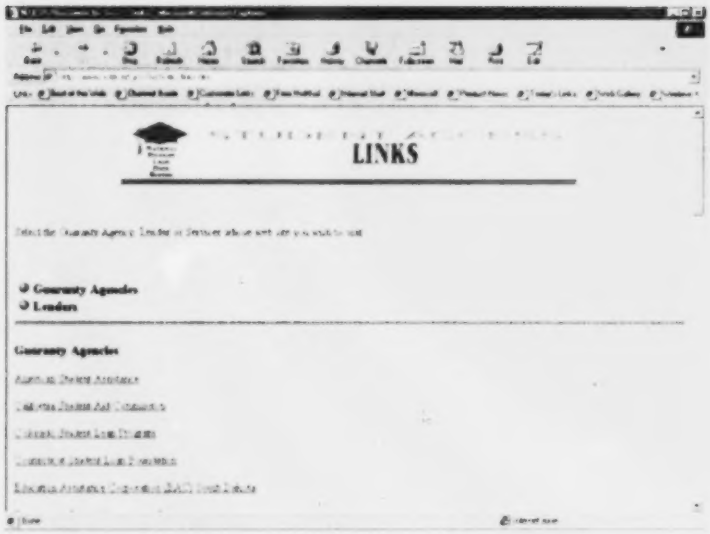

This page displays names of guaranty agencies and lenders. To view a particular guaranty agency or lender, the student clicks on its name.

- To view information about lenders only, click on the bullet next to **Lenders**.

Notes

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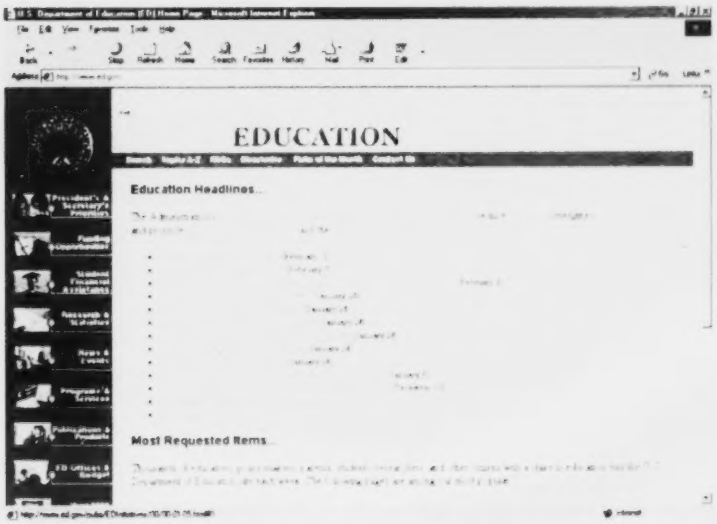
ED Home Page

Notes

If a student wants to know more about the products and services that ED offers, he or she can go to ED's Home page from the Links page by scrolling down and clicking **HOME**. Then click **EDHome**.



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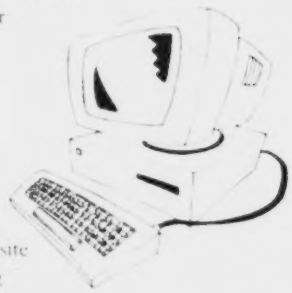
NSLDS System Requirements

The NSLDS Student Access Web site can be used with the following computer operating systems:



- Windows 95
- Windows 98
- Windows NT
- Windows 3.1
- Macintosh

The NSLDS Student Access Web site can be accessed with the following domestic version browsers:

- Netscape Navigator 4.0 – 4.xx
- Microsoft Internet Explorer 4.0 – 4.xx with Service Pack 1-5
- Microsoft Internet Explorer 5.0 – 5.xx with Service Pack 1-5

To determine if you have an appropriate domestic browser,

- on the Web site's home page, click on Browser Information/Setup and follow the instructions.

Note: The domestic versions of Netscape and Microsoft Internet Explorer have increased encryption to 128-bit to protect and secure the privacy of your financial aid data. Current laws and regulations allow only U.S. and Canadian citizens to use 128-bit encryption.

General Questions

For questions about federal student aid, contact the Federal Student Aid Information Center:

call

1-800-4-FED-AID
or TDD 1-800-730-8913

You can call from 8 am to 8 pm (Eastern Time), Monday through Friday, except federal holidays.

or

email

SFAmail@ncs.ed.gov

or

Contact your financial aid office at:

Aid Office Contact: _____

School: _____

Address: _____

_____

_____

Zip Code: _____

Phone Number: _____

Fax Number: _____

Email Address: _____

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NSLDS

National Student Loan Data System

Track Your Federal Student Loans and Grants Using the

NSLDS

Student Access Web Site

http://nslds.ed.gov

SFA UNIVERSITY

U.S. Department of Education
SFA University

NSLDS Student Access Web Site

What is the National Student Loan Data System (NSLDS)?

NSLDS is the U.S. Department of Education's (ED's) central database for student aid records. NSLDS provides a centralized, integrated view of your federal Title IV education loans and grants, tracking from when they're approved through when you pay off your loans.

What is the NSLDS Student Access Web site?

The NSLDS Student Access Web site was designed for student and parent borrowers to track and manage their federal student loans and/or grants. The site displays information on your loan and/or grant amounts, outstanding balances, loan status, and loan amounts you receive. Both student and parent borrowers can use it.

What is the Web site's address?

It's at **http://nslds.ed.gov.** You can use it 24 hours a day, 7 days a week. Sometimes database maintenance occurs during weekends or late-night hours; scheduled maintenance hours are posted ahead of time.

How do I access the NSLDS Student Access Web site?

To access the Web site, you key in

- your Social Security number (SSN),
- the first two letters of your last name,
- your date of birth, and
- your government-provided personal identification number (PIN).

These are your "identifiers."

What if I enter my identifiers but no data or wrong data appear?

Check to be sure you entered all your personal information correctly. If so, and you still have problems, call the Federal Student Aid Information Center at **1-800-4-FED-AID**.

How secure is the NSLDS Student Access Web site?

Very. The unique combination of SSN, PIN, and other personal information needed to access the Web site makes it as secure as using an automatic teller machine (ATM).

Personal Identification Number (PIN)

What is a Personal Identification Number (PIN)

Formerly known as an Electronic Access Code (EAC), a government-provided PIN is one of the identifiers that lets you access your personal student aid information.

How do I get a PIN?

You request a PIN at **http://pin.ed.gov or http://eac.ed.gov.** Once you successfully submit an online request, ED will mail your PIN to you using the U.S. Postal Service. It will take about 7-10 days for you to receive your PIN in the mail. Keep this number!

Tracking Federal Loans and Grants

What can the NSLDS Student Access Web site tell me about my federal loans?

The Web site shows the type(s) of federal loan(s) you've borrowed, such as Federal Stafford Loans, Federal Direct Loans, and Federal Perkins Loans. For each loan, the Web site tells you the date you took out the loan, how much you borrowed originally, how much you owe now, the interest rate, how much interest has accumulated, and so forth. It also tells you the status of each loan, such as whether the loan is in repayment, paid in full, or in default.

What can the Web site tell me about my federal grants?

The Web site shows the Federal Pell Grants you've received. It also shows how much you've received, the award year in which you've received the grant, and the school you attended when you received the grant.

What if I think the information about my loans or grants is incorrect?

You should contact the lender or the school, the guaranty agency (the organization that insures Federal Stafford Loans), or the servicer (the organization that helps your school or guaranty agency with monthly loan billing and collections). Contact information is available at the Web site. You also can contact the financial aid office at your school.

Federal Student Loan Status Codes

On the Web site's Loan Detail page, a code indicates the status of each of your loans. These codes are in bold face below. If you have questions about a code or loan status, ask your school's financial aid office or the Federal Student Aid Information Center at **1-800-4-FED-AID**.

Code	Description
AE	Assigned to U.S. Department of Education
BC	Bankruptcy claim, discharged
BK	Bankruptcy claim, active
CA	Canceled
DA	Deferred
DB	Defaulted, then bankrupt, active, Chapter 13
DC	Defaulted, compromise
DD	Defaulted, then died
DE	Death
DI	Disability
DK	Defaulted, then bankrupt, discharged, Chapter 13
DL	Defaulted, in litigation
DO	Defaulted, then bankrupt, active, other
DP	Defaulted, paid in full
DS	Defaulted, then disabled
DT	Defaulted, collection terminated
DU	Defaulted, unresolved
DW	Defaulted, write-off
DX	Defaulted, six consecutive payments
FB	Forbearance
ID	In school or grace period
OD	Defaulted, then bankrupt, discharged, other
PC	Paid in full through Consolidation Loan
PF	Paid in full
RF	Refinanced
RP	In repayment
UI	Uninsured

2 NSLDS for Financial Aid Professionals

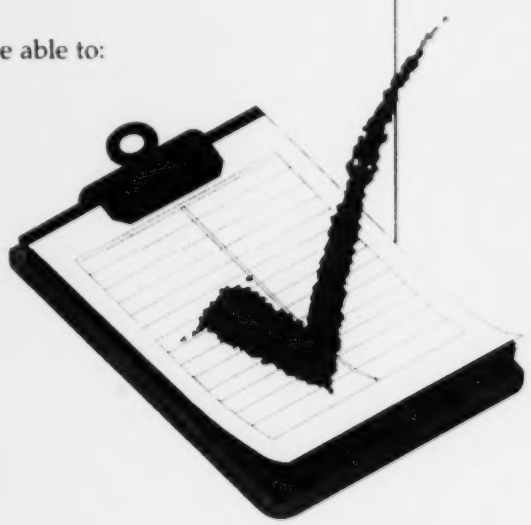
Contents

Introduction 2
Aid Function 9
Organization Function 37
Report Function 47
Other Functions 52

Objectives

After completing this session, you will be able to:

- ✔ describe the NSLDS Financial Aid Professionals Web site and
- ✔ navigate through the Web site.



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INTRODUCTION

Notes

NSLDS receives data from multiple sources inside and outside of ED. Using several features of NSLDS, these data help schools determine a student's eligibility for Title IV financial aid. These features include:

NSLDS Features

- Prescreening
- Postscreening
- Loan history
- Overpayments
- Pell Grant history
- Enrollment history/update

Session 2 - 1

Other features of NSLDS include:

NSLDS Features (cont'd)

- Locating contacts at other organizations
- Viewing Federal Perkins Loan data submission schedules
- Viewing/updating Student Status Confirmation Report (SSCR) schedules
- Viewing name and SSN histories

Session 2 - 2

In addition to using NSLDS to determine a student's eligibility for financial aid, financial aid administrators also should:

- familiarize themselves with the NSLDS Financial Aid Professionals Web Site and
- make sure their school's contact information is up to date on NSLDS to ensure that colleagues have access to accurate referral information.

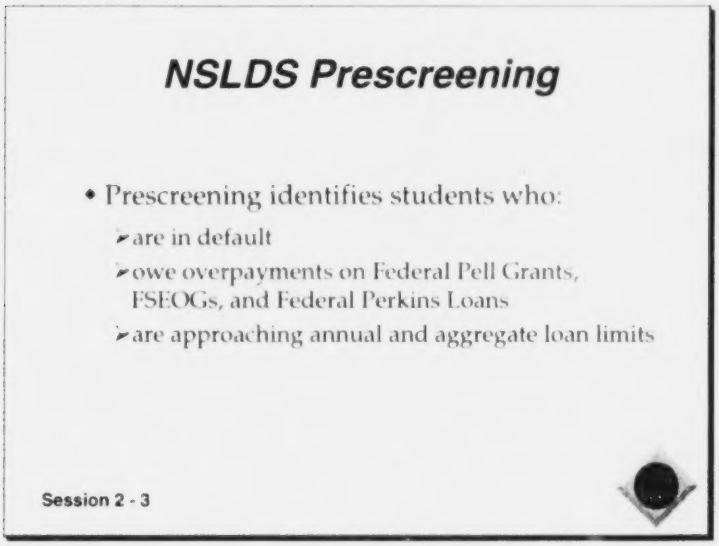
At the end of this session, you will receive a handout called "Getting Started With Using the NSLDS Financial Aid Professional Web Site." This is a handout that can be photocopied and distributed to financial aid staff.

Before you access the NSLDS Web site, it is important to understand how prescreening and postscreening work. These functions, which take place behind the scenes, are important parts of the financial aid award process that help schools decide if students are eligible for federal aid. Prescreening and postscreening aren't something you navigate on the Web site, their results are already posted on the Web site when you get there.

Notes

Prescreening

Prescreening is important because:


NSLDS Prescreening
• Prescreening identifies students who:
➢are in default
➢owe overpayments on Federal Pell Grants, FSEOGs, and Federal Perkins Loans
➢are approaching annual and aggregate loan limits
Session 2 - 3

Once an applicant submits a completed Free Application for Federal Student Aid (FAFSA) to ED's Central Processing System (CPS), the CPS forwards identifying data to the NSLDS database to prescreen the applicant's Title IV eligibility.

Notes

NSLDS Prescreening (cont'd)

- CPS and NSLDS match data records
- Results of the match appear on:
  - student's SAR and
  - school's ISIR on the NSLDS Financial Aid History Page
- Status, Pell, and loan information changes are indicated by "#"

Session 2 - 4

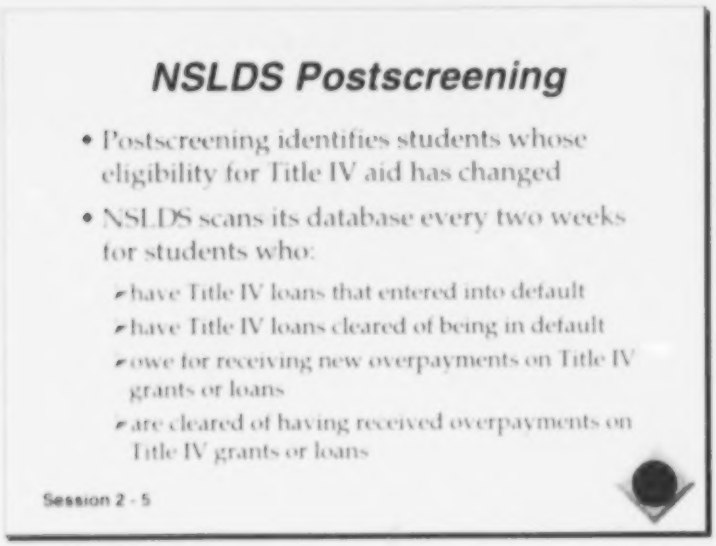
- If there is a change in status since the last CPS transaction, a "#" sign prints in front of the status fields of:
  - overpayment,
  - defaulted loan,
  - discharged loan,
  - satisfactory loan repayment arrangements, or
  - active bankruptcy.
- When information within a section has changed since the last CPS transaction, a "#" sign prints in front of the aggregate amount for FFEL/Direct Loans, cumulative Perkins Loans, or Pell Payment data section.
- When there has been a change to any field related to a loan since the last CPS transaction, a "#" sign prints in front of each affected loan in the Loan Detail section.

The school is responsible for reviewing the ISIR information to determine student eligibility before awarding financial aid.

Postscreening

Notes

NSLDS postscreening allows ED to help schools identify any student whose eligibility for federal student aid may have changed since the last time a SAR/ISIR transaction was processed.


NSLDS Postscreening
• Postscreening identifies students whose eligibility for Title IV aid has changed
• NSLDS scans its database every two weeks for students who:
- have Title IV loans that entered into default
- have Title IV loans cleared of being in default
- owe for receiving new overpayments on Title IV grants or loans
- are cleared of having received overpayments on Title IV grants or loans
Session 2 - 5

When these situations occur, NSLDS sends the CPS a file identifying the affected applicants.

- The CPS automatically creates a new transaction for each of these applicants.
- Then each applicant's record goes through the prescreening process again and the CPS receives current data about each student's financial aid history.

For all changes identified in the postscreening process, the CPS generates a new SAR/ISIR transaction that includes, as part of the NSLDS Financial Aid History page, the changed information.

Notes

NSLDS Postscreening (cont'd)

- Changes identified through postscreening result in a new SAR and ISIR
- The new SAR and ISIR have:
  - a flag "N" (for NSLDS)
  - special SAR/ISIR comment (#004), informing the student and school that:
    - *a change in NSLDS data is being reported and*
    - *the change might affect the student's Title IV eligibility*

Session 2 - 6

Beginning in the 2000-01 award year, ISIRs that are generated as a result of postscreening are in a separate message class so that schools can identify them more easily.

Schools must act on any updated information they receive about a change in a student's eligibility for Title IV aid and must ensure that a student remains eligible for the payment he or she is to receive. Otherwise, the school is liable for improperly disbursed funds.

Enrollment Information

Before a school can use this NSLDS Web site, a school must complete the enrollment document for the Student Aid Internet Gateway (SAIG), formerly called Title IV Wide Area Network (Title IV WAN or TIV WAN).

- SAIG enables schools to electronically exchange information with the U.S. Department of Education (ED).

On the SAIG enrollment document, the school must complete Step 1, Step 2 (Questions 9, 13, and 14), Step 3, and Step 4.

Once the school's SAIG enrollment document is approved and processed, the school receives a package with the software and documentation that is needed to connect to SAIG. The school can then use the NSLDS Financial Aid Professionals Web site.

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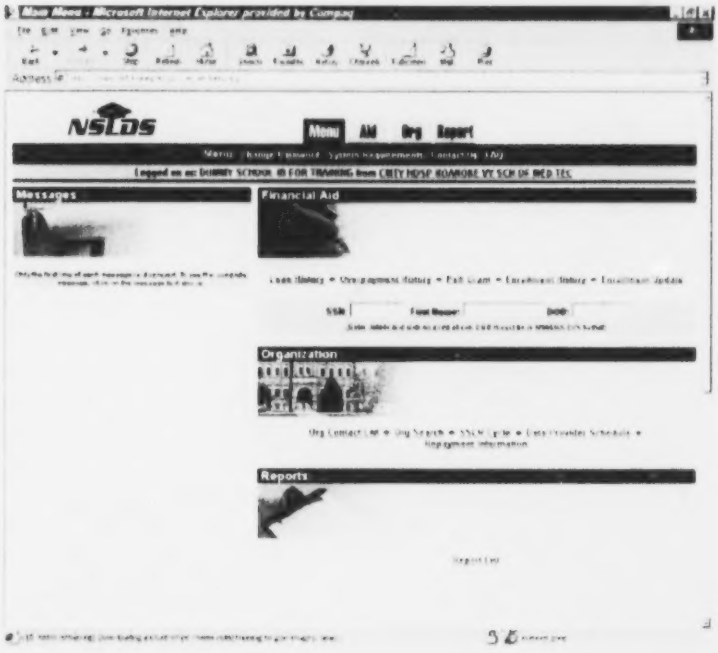
ONLINE NAVIGATION

Notes

To log on to the NSLDS Financial Aid Professionals Web site, type **www.nsldsfap.ed.gov** or **nsldsfap.ed.gov**, then type your NSLDS identification (ID) and password, and press **ENTER** or click **Logon**. This takes you to the *NSLDS Privacy Act* page. Now click **I agree**. This takes you to the *NSLDS Menu* page.



The NSLDS Menu contains:

- navigation tabs
- a navigation bar
- system icons

In addition, the NSLDS Menu contains information about:

- *user*—displays the user's name and the school
- *messages*—displays the date the message posted, a message number, and the beginning words of each message
- *financial aid*—provides access to student financial aid pages
  - loan history
  - overpayments
  - Pell Grants

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- enrollment history
- enrollment update

- *organization*—provides access to the organization pages
  - organization contact list
  - organization search
  - SSCR cycle
  - data-provider schedule
  - repayment information
- *reports*—provides access to a school's report lists

Notes

Navigation Tabs

Notice that the Menu is one of the four main "tabs" at the top center for navigating through NSLDS:

- *Menu tab*—returns you to the NSLDS menu;
- *Aid tab*—allows you to access loan, overpayment, grant, and enrollment information; and
- *Org tab*—allows you to access organization contacts, organization search, SSCR cycle selection, and data-provider schedules.
- *Report tab*—allows you to access a list of reports available for your school.

These tabs reappear on other pages and allow you to navigate through NSLDS without having to return to the Main Menu.

Navigation Bar

The navigation bar is located below the navigation tabs. Notice that there are four system help links:

- *Changing Password*—allows you to change your NSLDS password;
- *System Requirements*—provides information on the minimum system requirements and how to download and configure Netscape Navigator browser or Microsoft Internet Explorer browser;
- *Contact Us*—provides the telephone number and the hours of operation for NSLDS Customer Service Center; and

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- *FAQ*—allows you to view a list of frequently asked questions.

Notes

Icons

Notice that there are three icons that are located next to the navigation tabs:

- ■ —allows you to send an email to NSLDS or see the toll-free help number
- ? —links you to the help page for a specific selection
- ✕ —allows you to logoff NSLDS

AID FUNCTION

To effectively administer Title IV programs, you need historical information about a student's previous federal student financial aid.

The Aid function allows you to review the historical information to determine student eligibility before disbursing financial aid. This information includes a student's:

- enrollment history,
- default status,
- overpayment(s) owed on existing Title IV loans or grants (if any), and
- cumulative loan and grant amounts previously disbursed.

These pages are view only; you cannot change the information they contain. Any information contained on these pages is protected under the Privacy Act.

Student Borrowers

Loan History

From the NSLDS Menu, you can populate this page two ways.

Method One

Step 1: Click in the Social Security number (SSN) box and type the student's **SSN**. As an example, use **043-86-5256**.

Step 2: Press **TAB** to advance to the next prompt, **First Name**. Type the student's first name. As an example, use **Roger**.

Step 3: Press **TAB** to advance to the next prompt, **Date of Birth** (DOB). Type the student's **DOB** in mm/dd/ccyy format. As an example, use **01-02-1958**.

Step 4: Click **Loan History**.

Method Two

Step 1: Click **Loan History**.

Step 2: Click in the Display New SSN box and type the student's **SSN**. Use the same one as above.

Step 3: Press **TAB** to advance to the next prompt, **First Name**. Type the student's first name.

Step 4: Press **TAB** to advance to the next prompt, **Date of Birth** (DOB). Type the student's **DOB** in mm/dd/ccyy format.

Step 5: Click **Retrieve** or press **ENTER**.

Notes

Notes

The *Loan History* page displays a borrower's Title IV aggregate loan information and loan summaries. All associated student loans and PLUS Loans (if applicable) also are displayed on this page.

In addition, this page displays:

- the borrower's identifiers
- information icons (if applicable)
- warning symbols (if applicable)
- aggregate loan information
- loan summary

Borrower's Identifiers

The borrower's SSN, first name, last name, and DOB are displayed at the top of the page.

Information Icons

The possible information icons that might be here are:

- overpayment
- Pell Grant information

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These information icons appear only if the student has one or more overpayments and/or Pell Grants in the NSLDS database.

Notes

Warning Symbols

The warning symbols are to indicate:

- bankruptcy
- defaulted loan(s)
- discharged loans(s)
- overpayment(s) received

A warning symbol, which is a red exclamation mark, appears only if the student owes an overpayment or has one or more loans in bankrupt, default, and/or discharge status.

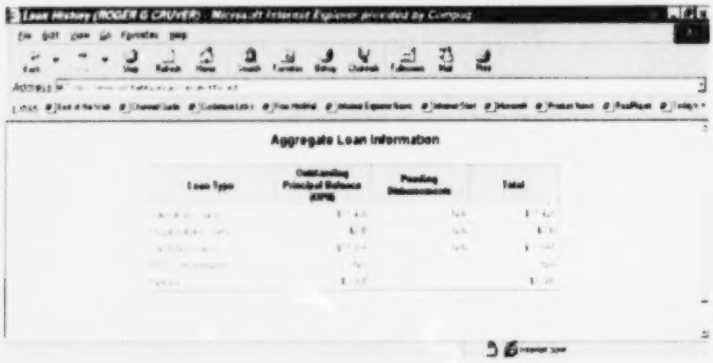
- If the outstanding principal balance field is preceded by an exclamation mark, it means the amount may include capitalized interest.

Help Icon

A question mark links you to a help page. Each table has a question mark to the left of the table title. Clicking on the question mark opens a window with more information about the data categories in the table.

Aggregate Loan Information

Scroll down to view the Aggregate Loan information.



The table for Aggregate Loan Information displays the:

- *loan type*—subsidized, unsubsidized, combined, FFEL consolidation, and Federal Perkins Loans

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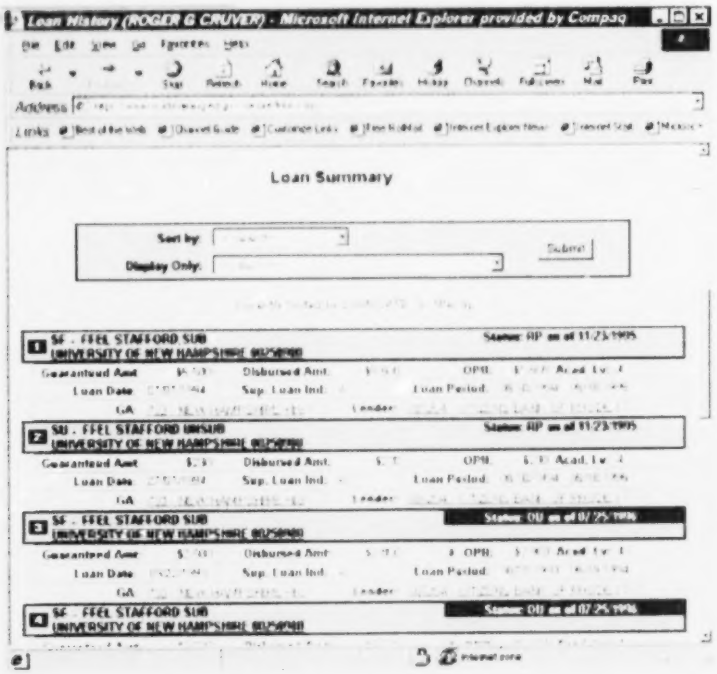
- *outstanding principal balance*—cumulative dollar value for the aggregate amount
- *pending disbursements* (if applicable)—the cumulative net amount that is waiting to be disbursed to a borrower
- *total*—the outstanding principal balance, plus pending disbursements

Loan Summary

Scroll down to view the Loan Summary information.



The *Loan Summary* section starts with the Sort By and Display Only options.

- *sort by option*—loans can be sorted by:
  - loan type
  - default/non-default
  - loan status
  - borrowed at
  - outstanding principal
  - loan date
  - begin date
  - guaranty agency

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- *display only option*—loans can be filtered by:
  - aggregates
  - loan type
  - guaranty agency
  - lender
  - school
  - loan status

Notes

At the start, the loans are sorted by loan date with no filtering. The Loan Summary table displays the following data for each loan:

- *type of loan*—the type of Title IV loan
- *status of loan*—the loan status code and the date the loan was given that status
- *school name and OPEID*—the school that the student attended when obtaining the loan
- *guaranteed amount* (for FFEL)—the original amount before any cancellations
- *approved amount* (for Direct Loans and Perkins Loans)—the original amount before any cancellations
- *disbursed amount*—the cumulative net amount of the loan actually disbursed to the borrower
- *borrowed amount* (for Direct Loans and Perkins Loans)—the cumulative net amount of the loan actually disbursed to the borrower
- *outstanding principal balance (OPB)*—the cumulative dollar value due on a loan. If the outstanding principal balance field is preceded by an exclamation mark, the amount might include capitalized interest.
- *academic level*—the student's academic level at the time the loan was provided
- *loan date*—for FFEL, the date the loan was originally guaranteed; for Direct Loan and Perkins, the date the loan was originally approved
- *separate loan indicator*—an indicator used to differentiate among multiple loans with the same loan date for the same borrower or student attending the same school. This field is used mostly by guaranty agencies.
- *loan period*—the beginning and ending date covered by the loan

- *guaranty agency (GA)*—the name of the guaranty agency
- *lender*—the name of the lender

Notes

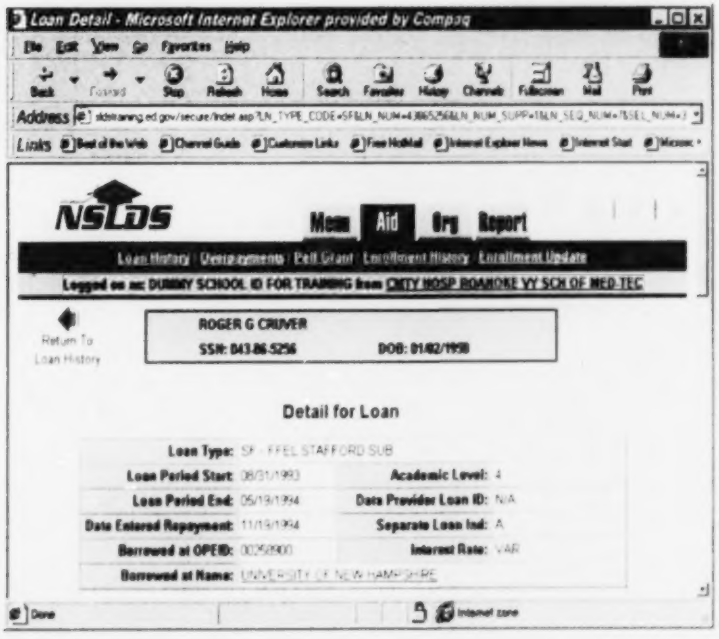
Loan Detail

The *Loan Detail* page displays historical data for a specific loan. This information includes tables showing the:

- loan detail,
- loan amount,
- loan activity,
- loan status changes, and
- guaranty agency, lender, and/or servicer agent history.

To view a loan in more detail, click the appropriate number. As an example click **#3** (SF-FFEL STAFFORD SUB).

Detail for Loan



The table titled Detail for Loan displays the following information:

- *loan type*—the type of Title IV aid award

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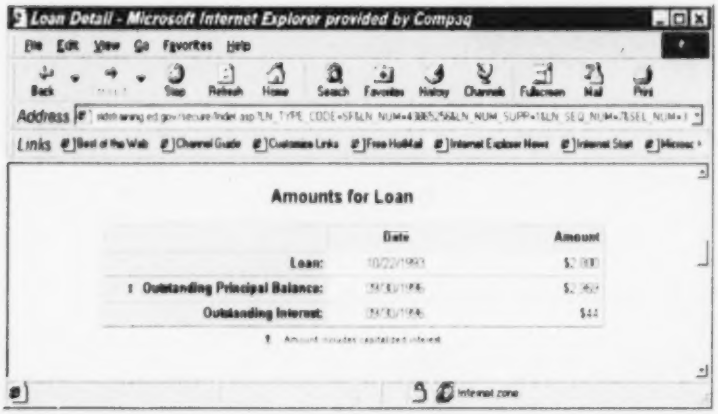
- *loan period start*—the beginning date of when classes are (or were) to begin for the period covered by the loan
- *loan period end*—the ending date of when classes ended (or were to end) for the period covered by the loan
- *date entered repayment*—the date the student entered or is scheduled to enter repayment
- *borrowed at OPEID*—the eight-digit ED code for the school where the student was enrolled or accepted for enrollment at the time the loan was made
- *borrowed at name*—the name of the school where the student was enrolled or accepted for enrollment at the time the loan was made
- *academic level*—the student's academic level at the time the loan was disbursed
- *data provider loan ID*—a code used by the data provider (GA, ED's Direct Loan Servicer, ED's Debt Collection Service, or Perkins school) for internal loan identification
- *separate loan ind*—an indicator used to differentiate among multiple loans of the same loan date for the same borrower or student attending the same school. This field is used mostly by GAs.
- *interest rate*—the interest rate that is applied to the loan. A variable interest rate is indicated by the abbreviation VAR.

Notes

Amounts for Loan

Scroll down to view the Amounts for Loan information.


Loan Detail - Microsoft Internet Explorer provided by Compaq
File Edit View Go Favorites Help
Back Forward Stop Refresh Home Search Favorites History Channels Fullscreen Mail Print
Address
Links Best of the Web Channel Guide Customize Links Free HotMail Internet Explorer News Internet Start Microsoft
Amounts for Loan
Date
Amount
Loan:
1 Outstanding Principal Balance:
Outstanding Interest:
$44
1 Amount includes capitalized interest
Internet zone

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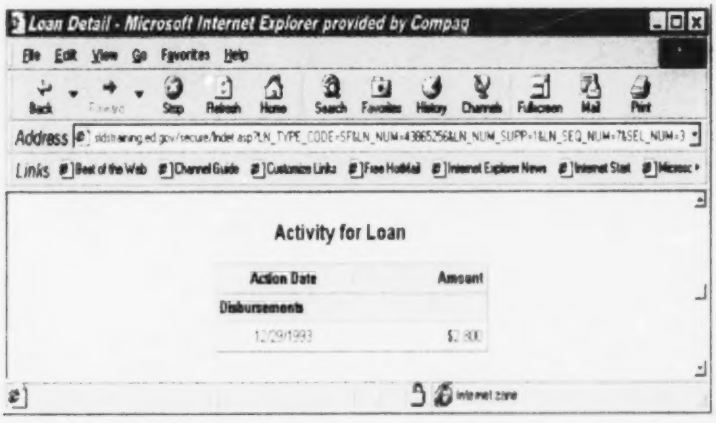
The Amounts for Loan table displays the following information:

- under *date*:
  - *loan*—the date the loan was made
  - *outstanding principal balance*—the date the outstanding principal balance was updated
  - *outstanding interest*—the date the outstanding interest balance was updated
- under *amount*:
  - *loan*—the original amount, before any cancellations
  - *outstanding principal balance*—the cumulative dollar value due on the loan. If the outstanding principal balance field is preceded by an exclamation mark, the amount includes capitalized interest.
  - *outstanding interest*—the cumulative accrued outstanding interest balance on the loan

Activity for Loan

Scroll down to view the Activity for Loan information.


Loan Detail - Microsoft Internet Explorer provided by Compaq
File Edit View Go Favorites Help
Back Forward Stop Refresh Home Search Favorites History Channels Fullscreen Mail Print
Address
Links Best of the Web Channel Guide Customize Links Free HotMail Internet Explorer News Internet Start
Activity for Loan
Action Date
Amount
Disbursements
12/29/1999
$2,800
Internet zone

The table titled Activity for Loan displays the:

- *action date*, which lists:
  - *disbursements*—the date that the latest loan disbursement was made
  - *canceled*—the date when all or part of the Title IV loan was canceled
  - *refunds*—the date that a lender received a refund from the school

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- *amount*, which lists:
  - *disbursements*—amount of disbursements released to a borrower
  - *canceled*—the cumulative amount of the Title IV loan that was canceled
  - *refunds*—the amount of refund paid to a lender on a loan

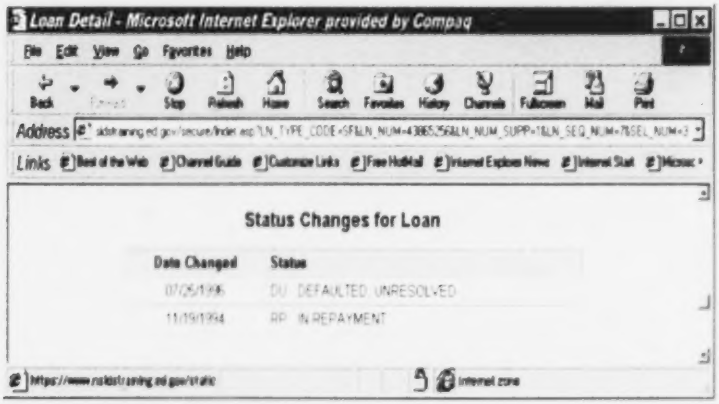
If the loan has no disbursements, the table displays "N/A" (not available) in the disbursements field.

If the loan hasn't been canceled or refunded, the table will not display these fields.

Notes

Status Changes for Loan

Scroll down to view the Status Changes for Loan information.



The table titled Status Changes for Loan displays a history of the loan status and the date the status went into effect for the specified loan. The most current loan status and effective date are listed first.

- *date changed*—the date a loan status went into effect
- *status*—the two-character code indicating the status of a loan and what the code means

A list of the loan types and the loan status codes are on pages 19 and 20 of this Guide. The loan types and loan status codes are also listed in the online help box.

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Loan Program	Loan Type Codes	Definition
FFEL	CL	Consolidation
	PL	PLUS
	SF	Stafford Subsidized
	SL	Federal SLS
	SU	Stafford Unsubsidized
	SN	Stafford Non-Subsidized
Direct	D1	Direct Stafford Subsidized
	D2	Direct Stafford Unsubsidized
	D4	Direct PLUS
	D5	Direct Consolidation Unsubsidized
	D6	Direct Consolidation Subsidized
	D7	Direct Consolidation Non-Subsidized
FISL	FI	Federally Insured Student Loan
	RF	Refinanced
Perkins	DU	National Defense Student Loan
	EU	Perkins Expanded Lending Option
	IC	Income Contingent Loan
	NU	National Direct Student Loan
	PU	Perkins Loan

Loan Type Codes

Status Code	Description
AE	Assigned to U.S. Department of Education
BC	Bankruptcy Claim, Discharged
BK	Bankruptcy Claim, Active
CA	Canceled
DA	Deferred
DB	Defaulted, Then Bankrupt, Active, Chapter 13
DC	Defaulted, Compromise
DD	Defaulted, Then Died
DE	Death
DI	Disability
DK	Defaulted, Then Bankrupt, Discharged, Chapter 13
DL	Defaulted, In Litigation
DO	Defaulted, Then Bankrupt, Active, Other
DP	Defaulted, Paid in Full
DS	Defaulted, Then Disabled
DT	Defaulted, Collection Terminated
DU	Defaulted, Unresolved
DW	Defaulted, Write-Off
DX	Defaulted, Six Consecutive Payments
FB	Forbearance
ID	In School or Grace Period
OD	Defaulted, Then Bankrupt, Discharged, Other
PC	Paid in Full Through Consolidation Loan
PF	Paid in Full
RF	Refinanced
RP	In Repayment
UI	Unreinsured

Loan Status Codes

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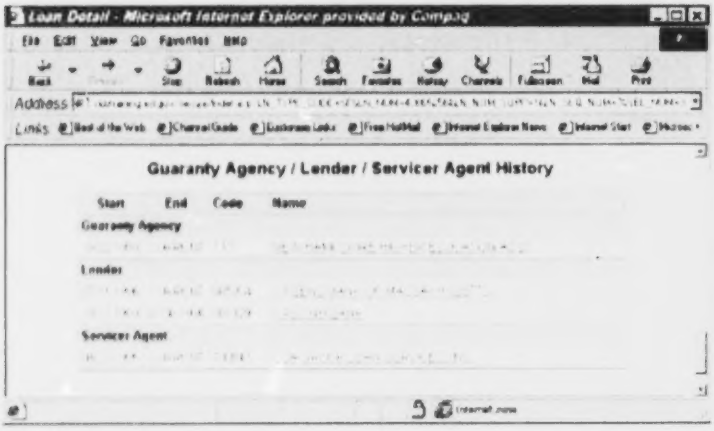
Guaranty Agency/Lender/Servicer Agent History

Notes

Scroll down to view the Guaranty Agency/Lender/ Servicer Agent History information.



The table titled Guaranty Agency/Lender/Servicer Agent History displays a history of the holders of the loan.

- *start* (date) lists:
  - *guaranty agency*—the date the agency started overseeing the loan
  - *lender*—the date the lender started holding the loan
  - *servicer agent*—the date the agent started servicing the loan
- *end* (date) lists:
  - *guaranty agency*—the date the agency stopped overseeing the loan. "Current" indicates the agency is overseeing the loan now.
  - *lender*—the date the lender stopped holding the loan. "Current" indicates the lender is holding the loan now.
  - *servicer agent*—the date the servicing agent stopped servicing the loan. "Current" indicates the agent is servicing the loan now.
- *code*—an ED-assigned number for each GA, lender, or servicer agent for the specified loan
- *name*—the name of the GA, lender, or servicer agent for the specified loan

Click on the name of the GA, lender, or servicer to link to its organization contact list. You would need this list if you have questions or if you found an error that the GA, lender, or servicer needed to correct.

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PLUS Loan Borrowers

Notes

You can access the parent information two ways—using **student** data or **parent** data.

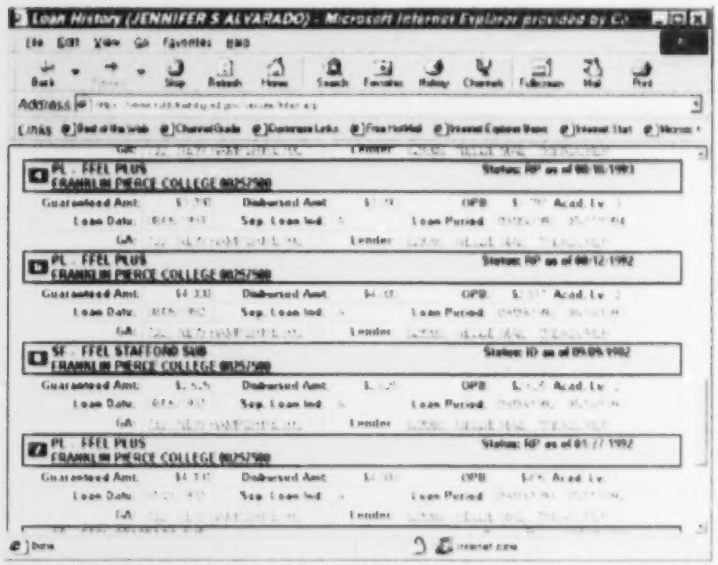
Method One–Student Data

Step 1: Click the Menu tab. Click to place the cursor in **SSN** field and type the **student's** SSN. As an example, use **043-90-1308**.

Step 2: Press **TAB** to advance to the next prompt, **First Name**. Type the student's first name. As an example, use **Jennifer**.

Step 3: Press **TAB** to advance to the next prompt, **Date of Birth** (DOB). Type the student's **DOB** in mm/dd/ccyy format. As an example, use **11-17-1972**.

Step 4: Click **Loan History**.


Loan History (JENNIFER S ALVARADO) - Microsoft Internet Explorer provided by Co
PL FFEL PLUS
FRANKLIN PIERCE COLLEGE 00252500
SF FFEL STAFFORD SUB
FRANKLIN PIERCE COLLEGE 00252500

Scroll down to view the Loan Summary table. Because we used student identification data, the Loan History page shows all Title IV loans associated with the student, including PLUS Loans.

If you wish to view only the PLUS Loans associated with a student, place the cursor in the *Display Only* box and select **PL** under Loan Types. Then click **submit**.

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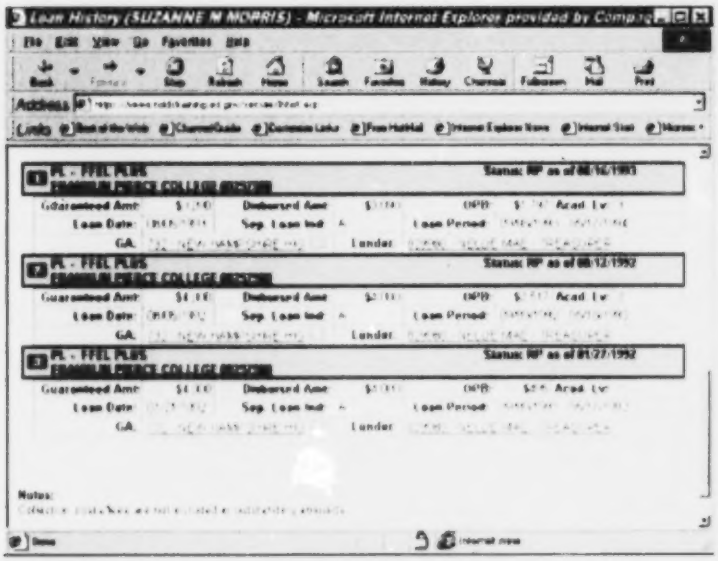
Notes

Step 1: On the Menu page, click to place the cursor in **SSN** field and type the **parent's** SSN. As an example, use **053-64-6721**.

Step 2: Press **TAB** to advance to the next prompt, **First Name**. Type the parent's first name. As an example, use **Suzanne**.

Step 3: Press **TAB** to advance to the next prompt, **Date of Birth** (DOB). Type the parent's **DOB** in mm/dd/ccyy format. As an example, use **07-23-1941**.

Step 4: Click **Loan History**.



Scroll down to view the Loan Summary table. Because we used parent identification data, the Loan History page displays PLUS Loans associated with this PLUS borrower; it does not show any loans the student has.

To view a parent loan in more detail, click the appropriate number. As example, click **#1**.

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Detail for Loan

The *Detail for Loan* page displays:

- *parent borrower identifiers*—name, SSN, and DOB
- *student borrower identifiers*—name, SSN, and DOB
- *loan detail table*

The table titled Detail for Loan displays the following information:

- *loan type*—the type of Title IV loan
- *loan period start*—the beginning date of when classes began (or were to begin) for the period covered by the loan
- *loan period end*—the ending date of when classes ended (or were to end) for the period covered by the loan
- *date entered repayment*—the date the student entered or is scheduled to enter repayment
- *borrowed at OPEID*—the eight-digit ED code for the school where the student was enrolled or accepted for enrollment at the time the loan was made
- *borrowed at name*—the name of the school where the student was enrolled or accepted for enrollment at the time the loan was made
- *academic level*—student's academic level at the time the loan was provided (we will look at the codes in more detail in a moment)

Notes

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- *data provider loan ID*—a code used by the data provider (GA, ED's Direct Loan Servicer, ED's Debt Collection Service, or Perkins school) for internal loan identification
- *separate loan ind*—an indicator used to differentiate among multiple loans of the same loan date for the same borrower or student attending the same school. This field is used mostly by GAs.
- *interest rate*—the interest rate that is applied to the loan. A variable interest rate is indicated by the abbreviation VAR.

Notes

Below is a list of academic-level codes and descriptions.

Code	Description
1	Freshman/First Year (including proprietary institution programs that are less than 1 year in duration)
2	Sophomore/Second Year
3	Junior/Third Year
4	Senior/Fourth Year
5	Fifth/Other Undergraduate (may include sixth year undergraduates and continuing education students)
A	First Year Graduate/Professional
B	Second Year Graduate/Professional
C	Third Year Graduate/Professional
D	Beyond Third Year Graduate/Professional
G	Graduate/Professional, year of study unknown
N	Not available (to be used only if the date of the first disbursement is prior to July 23, 1992, and data provider does not have required attribute)

Academic Levels

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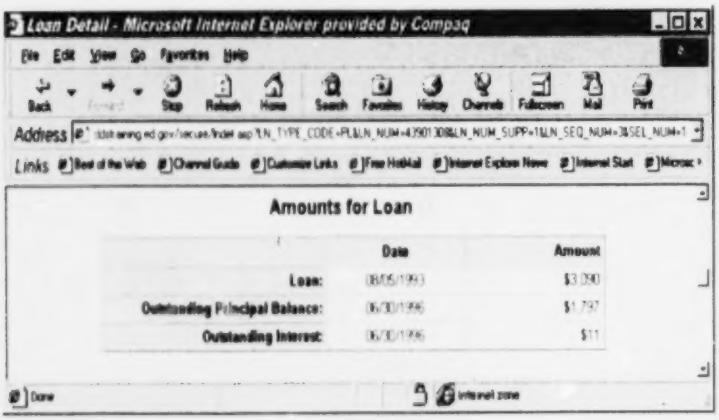
Amounts for Loan

Scroll down to view the Amounts for Loan information.



The Amounts for Loan table displays the following information:

- *date*, which lists:
  - *loan*—the date the loan was made
  - *outstanding principal balance*—the date the outstanding principal balance was updated
  - *outstanding interest*—the date the outstanding interest balance was updated
- *amount*, which lists:
  - *loan*—the original amount, before any cancellations
  - *outstanding principal balance*—the cumulative dollar value due on a loan
  - *outstanding interest*—the cumulative accrued outstanding interest balance on the loan

Notes

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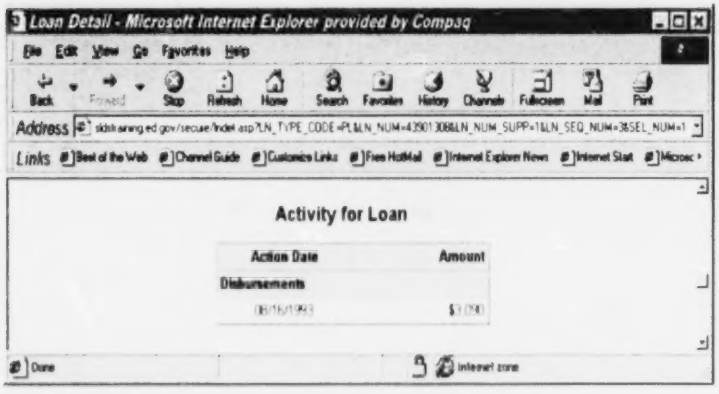
Activity for Loan

Notes

Scroll down to view the Activity for Loan information.


Loan Detail - Microsoft Internet Explorer provided by Compaq
File Edit View Go Favorites Help
Back Forward Stop Refresh Home Search Favorites History Channels Fullscreen Mail Print
Address
Links Best of the Web Channel Guide Customize Links Free HotMail Internet Explorer News Internet Start Microsc
Activity for Loan
Action Date
Amount
Disbursements
Done
Internet zone

The table for Activity for Loan displays the:

- *action date*, which lists
  - *disbursements*—the date that the latest loan disbursement was made
  - *canceled*—the date when all or part of the Title IV loan was canceled
  - *refunds*—the date that a lender received a refund from the school
- *amount*, which lists:
  - *disbursements*—amount of disbursements released to a borrower
  - *canceled*—the cumulative amount of the Title IV loan that was canceled
  - *refunds*—the amount of refund paid to a lender on a loan

If the loan has no disbursements, the table displays "N/A" (not available) in the disbursements field.

If the loan hasn't been canceled or refunded, the table doesn't display these fields.

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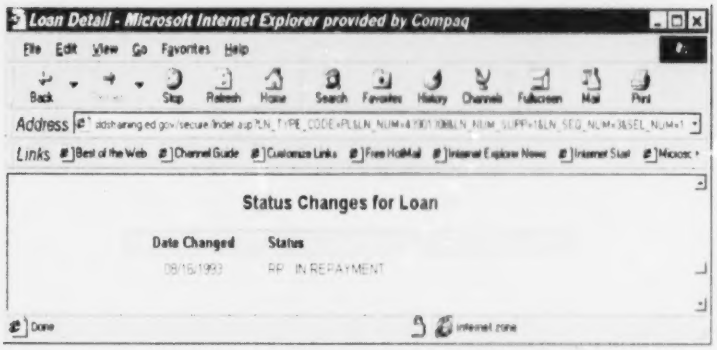
Status Changes for Loan

Notes

Scroll down to view the Status Changes for Loan information.

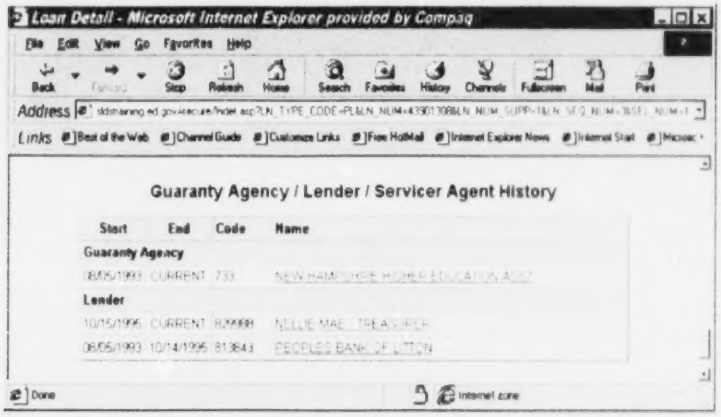

Loan Detail - Microsoft Internet Explorer provided by Compaq
File Edit View Go Favorites Help
Back Stop Refresh Home Search Favorites History Channels Fullscreen Mail Print
Address
Links Best of the Web Channel Guide Customize Links Free HotMail Internet Explorer News Internet Start
Status Changes for Loan
Date Changed
Status
08/16/1993
RP IN REPAYMENT
Done
Internet zone

The table titled Status Changes for Loan displays a history of the loan status and the date the status went into effect for the specified loan. The most current loan status and effective date are listed first.

- *date changed*—the date a loan status went into effect
- *status*—the two-character code indicating the status of a loan and what the code means

Guaranty Agency/Lender/Servicer Agent History

Scroll down to view the Guaranty Agency/Lender/Servicer/Agent History information.


Loan Detail - Microsoft Internet Explorer provided by Compaq
File Edit View Go Favorites Help
Back Stop Refresh Home Search Favorites History Channels Fullscreen Mail Print
Address
Links Best of the Web Channel Guide Customize Links Free HotMail Internet Explorer News Internet Start
Guaranty Agency / Lender / Servicer Agent History
Start
End
Code
Name
Guaranty Agency
Lender
10/15/1996 CURRENT
NELLIE MAE - TREASURER
08/05/1993 10/14/1996 813843
PEOPLES BANK OF LYTTON
Done
Internet zone

The table titled Guaranty Agency/Lender/Servicer Agent History displays a history of the holders of the loan.

- *start* (date) lists:
  - *guaranty agency*—the date the agency started overseeing the loan

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- *lender*—the date the lender started holding the loan
- *servicer agent*—the date the agent started servicing the loan

- *end* (date) lists:
  - *guaranty agency*—the date the agency stopped overseeing the loan. "Current" indicates the agency is overseeing the loan now.
  - *lender*—the date the lender stopped holding the loan. "Current" indicates the lender is holding the loan now.
  - *servicer agent*—the date the servicing agent stopped servicing the loan. "Current" indicates the agent is servicing the loan now.
- *code*—an ED-assigned number for each GA, lender, or servicer agent for the specified loan
- *name*—the name of the GA, lender, or servicer agent for the specified loan

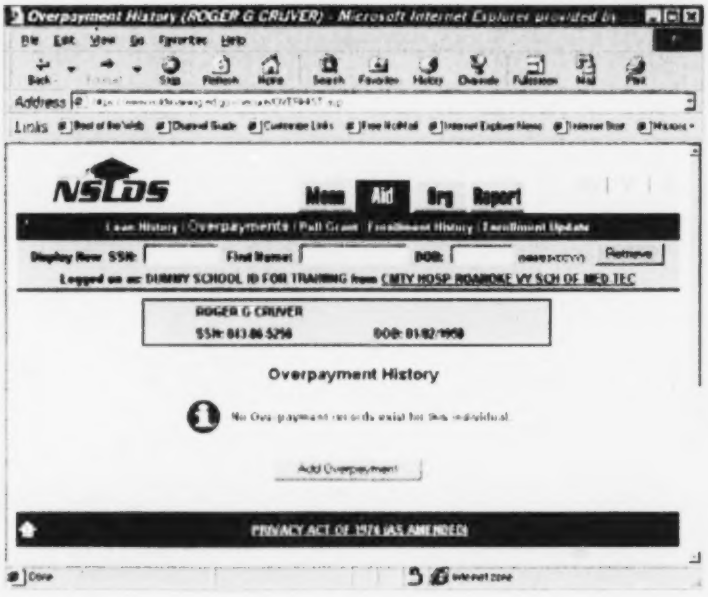
Click on the name of the GA, lender, or servicer to link to its **Organization Contact** list.

Overpayment History

To review a student's overpayment history, click on the Menu tab. Click in the **SSN** field and type the student's data. Similarly, type the student's **First Name** and **DOB**. Now click **Overpayments**. As an example, use:

- **SSN**: 043-86-5256
- **First name**: Roger
- **DOB**: 01-02-1958

Notes


Overpayment History (ROGER G CRUVER) - Microsoft Internet Explorer provided by
NSLDS
Loan History | Overpayments | Pell Grant | Enrollment History | Enrollment Update
ROGER G CRUVER
Overpayment History
PRIVACY ACT OF 1974 (AS AMENDED)

The *Overpayment History* page summarizes past and present overpayments of Perkins Loans, Federal Supplemental Educational Opportunity Grants (FSEOGs), and Pell Grant overpayments for students.

As you can see, no overpayment record exists for this student, which means Roger did not owe an overpayment in the past.

[Do not enter the following information—watch as the instructor demonstrates.]

You would press **Tab** to advance to the next field and key in the following information:

- click on the **Add Overpayment** button
- select the type: **Perkins Loan**
- disbursement date: **01-25-1999**
- select the indicator: satisfactory arrangements made
- repayment date: **[leave blank]**
- select the source: **SCH**

Next you would click **Submit** to update the system with the new information record. Roger's overpayment history now shows that he owed for a Perkins Loan overpayment in January 1999, made satisfactory arrangements to repay the overpayment in September 1999, and the school is reporting the information.

Notes

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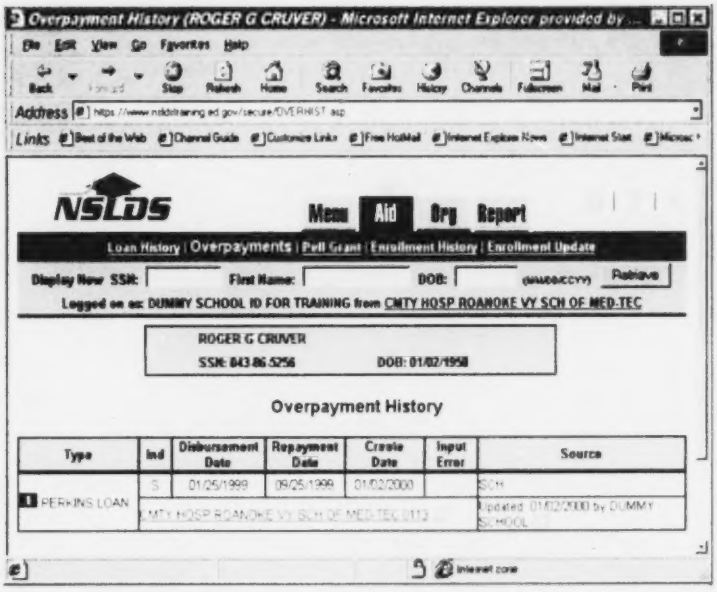
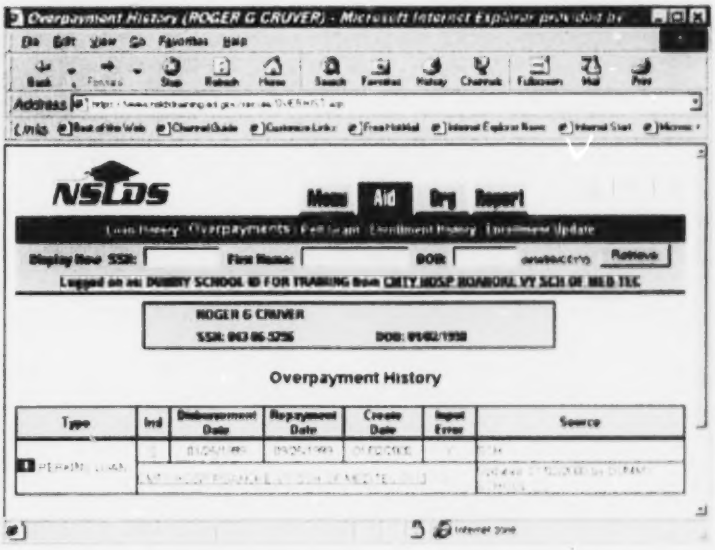


If an overpayment record is added in error, simply click the record you wish to change. As an example, click **#1**. Then click the box next to "Input Error." Now click **Submit**.



A "Y" should now appear in the input error field.

Pell Grant History

To review a student's Pell Grant history, click **Pell Grant** on the navigation bar.

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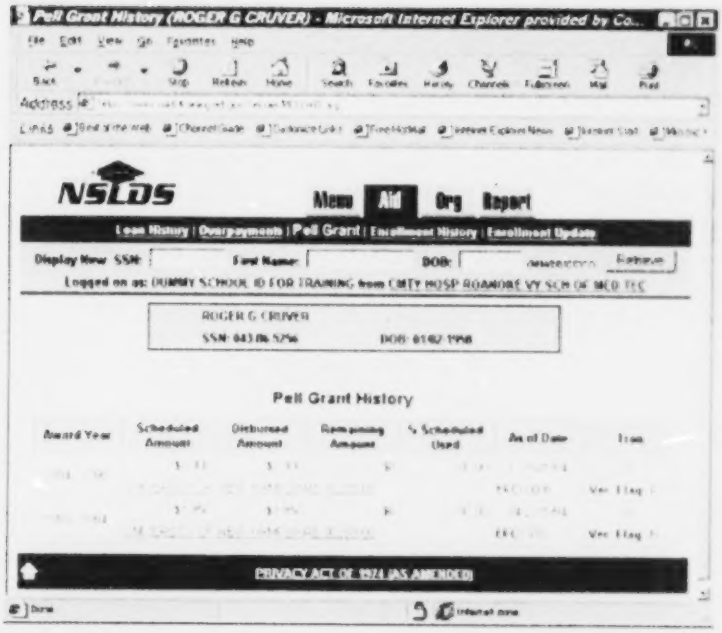
Notes



The *Pell Grant History* page allows you to view the Pell Grants that a student has been awarded since the 1993-94 award year. The Pell Grants are displayed in chronological order, with the most recent first.

The table for the Pell Grant History displays the:

- *award year*—the school year in which the student received the Pell Grant, as reported by the school
- *scheduled amount*—the amount of the Pell Grant award scheduled to be paid
- *disbursed amount*—the amount of the Pell Grant that the school disbursed
- *remaining amount*—the amount of the Pell Grant expected to be paid to the student for the remainder of the award year
- *% scheduled used*—the percent of eligibility the student has used
- *as of date*—the date a disbursement is made to the student
- *school and OPEID*—the school's name and its eight-digit identification code
- *tran*—the transaction number on the Student Aid Report (SAR) and Institutional Student Information Record (ISIR) for the payment accepted by the school

Notes

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- *EFC*—the Expected Family Contribution produced by congressional methodology (CM) after assessing an applicant's financial need
- *verification flag*—result of verification by the school. See the table below. These flags are also listed in the online help box.

Notes

Flag	Value
N	Not selected by CPS (Central Processing System)
A	Accurate
W	Without documentation
T	Tolerance
C	Calculated
R	Reprocessed
S	Selected, not verified

Verification Flags

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Enrollment History

Notes

To view a student's enrollment history, click **Enrollment History** on the navigation bar.

The *Enrollment History* page displays information NSLDS has about a student's past and present enrollment status. The information consists of the:

- enrollment code
- school's OPEID
- names of schools attended
- effective dates
- certification dates
- source of information
- student's anticipated completion date

The enrollment details are displayed in descending order by effective date. To change the sort order:

1. in the *sort table by* list, select your desired sort option—
   - enroll code
   - OPEID
   - school

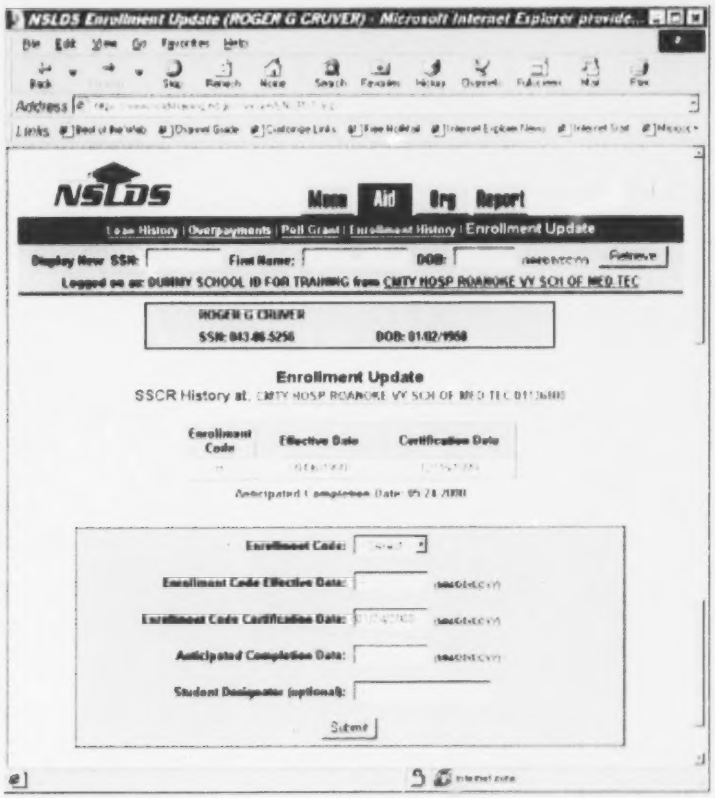
- effective date
- certification date
- source

2. click **submit**.

Notes

Enrollment Update

To update a student's enrollment, click on **Enrollment Update** on the navigation bar.



The *Enrollment Update* page allows you to update a student's enrollment status. The page includes:

- enrollment code
- enrollment code effective date
- enrollment code certification date
- student's anticipated completion date
- student designator (optional)

A list of the enrollment codes are on the next page.

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Codes	Enrollment Status
A	Approved Leave of Absence
D	Deceased
F	Full Time
G	Graduated
H	Half Time or More, But Less Than Full Time
L	Less Than Half Time
W	Withdrawn
X	Never Attended
Z	No Record Found

SSCR Enrollment Codes

[Do not enter the following information—watch as the instructor demonstrates.]

To update the student's enrollment information, you would press **Tab** to advance to the next field. As an example, you would:

- select the enrollment code: **H**
- enrollment code effective date: **09-06-1999**
- enrollment code certification date: **[use today's date*]**
- student's anticipated completion date: **05-24-2000**
- student designator (optional): **[leave blank]**

Next you would click **Submit** to update the system with the new information.

Notes

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The following confirmation message should be displayed when the update function is completed: "Successfully Updated."

ORGANIZATION FUNCTION

The Organization function allows you to review information about your organization and locate contacts at other organizations. This information includes:

- an organization contact list
- an organization search
- a Student Status Confirmation Report (SSCR) schedule
- a data-provider schedule
- repayment information

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Organization Contact List

Notes

To review an organization's contact list, scroll to the top of the page and click the **Org** tab.

The *Organization Contact List* page displays contact information for an organization. The organization's official name, OPEID code, and address are displayed in the shaded area.

As you can see, there is no contact information available for this school.

[Do not enter the following information—watch as the instructor demonstrates.]

To add a contact person, say, the person to contact about loan-default issues, you would click **Add New Contact**. Select **Default Issues** in the function field. Then press **Tab** to advance to the next field.

Key in the following information for the contact person:

- first name: **Nicholas**
- last name: **Stanford**
- title: **Default Administrator**
- phone: **703-234-7891**
- ext: **271**
- fax: **703-234-8892**
- email: **nstanford@roanoke.cc.va.us**
- URL: **[leave blank]**

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- address: **P. O. Box 2201**
- city: **Roanoke**
- select state: **VA**
- zip code: **24009**

Now click **Submit**.

The following confirmation message should be displayed when the update function is completed: "Successfully Updated."

The organization contact list table displays the:

- NSLDS function performed
- first name
- last name
- phone number and extension
- email link (if the contact wishes to provide it)
- address
- last person to update information
- update date

Each individual organization is responsible for maintaining and updating its own contact information in NSLDS.

Notes

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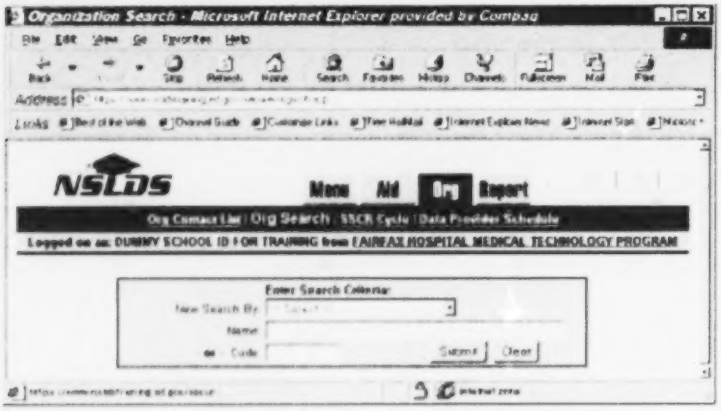
Organization Search

Notes

To find an organization, scroll to the top of the page and click **Org Search**.



The *Organization Search* page allows you to find an organization. An organization can be:

- a school
- a guaranty agency
- a lender
- a lender-branch servicer
- the Direct Loan Program servicer
- the U.S. Department of Education

To search for a guaranty agency, select **GUARANTY AGENCY** from the drop box. Type **USA Funds** in the **Name** field. Then click **Submit**.

Organization Contact List (USA FUNDS, INC.) - Microsoft Internet Explorer provided ...
NSLDS
Menu
Aid
Org
Report
Org Contact List | Org Search | SSCR Cycle | Data Provider Schedule
Logged on as: DUMMY SCHOOL ID FOR TRAINING from FAIRFAX HOSPITAL MEDICAL TECHNOLOGY PROGRAM
Name: USA FUNDS, INC.
Code: 900
Address: P O BOX 6180
INDIANAPOLIS, IN 46206-6180
There are no contacts currently listed in the system for the organization.

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To find contact information for USA Funds, click **1**.

Notes

USA Funds doesn't have any information on people to contact within the organization. It is important to remember that each individual organization is responsible for maintaining and updating its own contact information in NSLDS.

SSCR Cycle

To review or update your Student Status Confirmation Report (SSCR) Cycle, click **SSCR Cycle** on the navigation bar.

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The *SSCR Cycle Selection* page displays the existing SSCR cycle selection or a default cycle set to bimonthly. From this page, you can change the months you wish your organization to receive SSCR rosters, and you can choose the sort order in which you wish to receive your SSCR roster.

- Your SSCR roster can be sorted by SSN or by student name.

Because different schools have different academic calendars and different reporting requirements, the SSCR process lets you determine how your school can best meet its enrollment-reporting requirements. You must have at least two reporting cycles a year, and you may choose up to six cycles a year. ED recommends choosing six cycles a year, which is why the default category is six cycles, one every other month.

When creating your schedule, you must comply with the table below. This table describes the number of cycles you can select and how far apart the cycles must be.

Notes

School Category	Cycles
Quarter	Minimum of 3 Cycles, 1 each regular term (Fall, Winter, and Spring), 3 months apart
Semester	Minimum of 2 Cycles, 1 each term, (Fall and Spring), 4 months apart. If 4 or more cycles are selected, they must be 2 months apart.
Others	Minimum of 2 cycles, 4 months apart. If 5 or 6 cycles are selected, they must be 2 months apart.
Default	6 cycles, 1 every even month.

Notes: 1. No more than 6 cycles may be selected.
2. For term institutions, a minimum of 1 cycle is required for each term.

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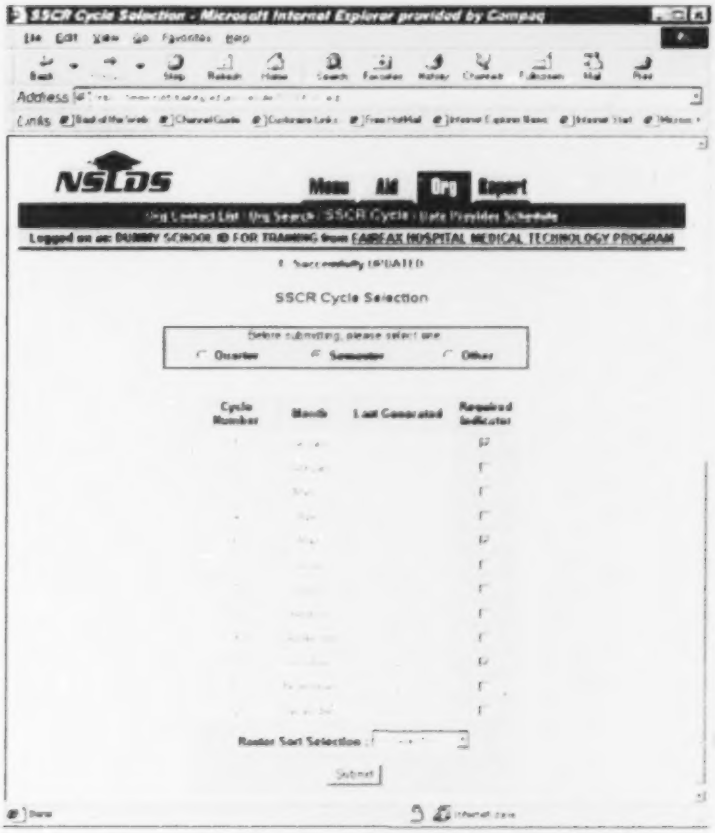
As an example, key in the following information to schedule an SSCR cycle for your school:

- Select one of the following school categories:
  - quarter
  - semester **[click this one]**
  - other
- Under the required indicator field, click the boxes for **January**, **May**, and **October**.
- In the Roster Sort Selection field, **[leave blank]**
- Click **Submit**.

Notes



The following confirmation message should be displayed on the page when the update function is completed: "Successfully Updated."

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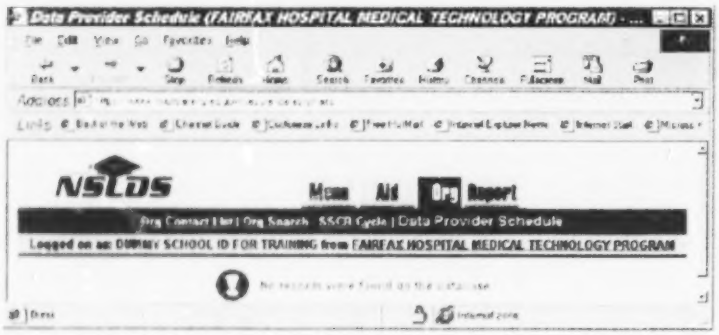
The SSCR Cycle Selection table includes the following information:

- *cycle number*—a number representing one complete pass through the SSCR process that extends from receiving the SSCR roster file through receiving the Error Notification file
- *month*—calendar month
- *last generated*—date SSCR roster generated
- *required indicator*—indicator requesting SSCR roster for a specified month

Notes

Data Provider Schedule

To review your school's Perkins Loan data-provider schedule, scroll up, and click **data provider schedule** on the navigation bar.



No records were found in the database for this school. Below is an example of what a data-provider schedule looks like.

NSLDS Data Provider Page

Session 2 - 7

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The *Data Provider Schedule* page presents a history of current, past, and future scheduled data-provider submittals for your school for the Federal Perkins Loan Program.

- The table is populated with information based on your logon ID and cannot be updated from this page.
- The records are sorted in descending order by the scheduled submittal date and by the received date.

The Data Provider Schedule table displays the:

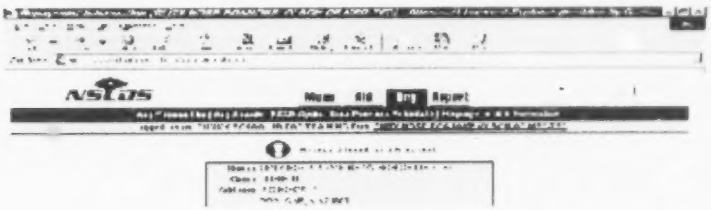
- *scheduled submittal date*—the date NSLDS expects to process the submittal
- *received date*—the date NSLDS received the incoming submittal
- *processed date*—the date on which NSLDS completely processed the submittal
- *total records extracted*—the total number of detail records extracted from the data-provider database for this submission

The table for the data-provider schedule accommodates a list of up to 50 submittals.

- Data providers who have more than 50 submittals will view future submittals online with the balance consisting of the most recent submittals.

Repayment Information

To view your school's repayment information, click **repayment information** on the navigation bar.



No records were found in the database for this school. An example of what the repayment information page looks like is on the next page.

Notes

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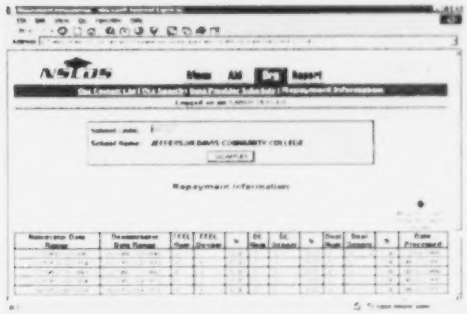
Notes

NSLDS Repayment Information Page



Session 2 - 8

The *Repayment Information* page presents a school's current repayment rate for borrowers in the FFEL and Direct Loan Programs who attended the school during a specific period.

Each month the repayment rate is recalculated to give the school the number of students who began repayment as well as the total number of students who have defaulted.

While these numbers should not be used to predict the school's actual default rate, they may help indicate the trend of the school's default rate.

The Repayment Information table displays the:

- *numerator date range*—identifies the 24-month period used to determine whether any borrowers have defaulted or meet other specified conditions on FFEL/and or Direct Loan Program loans that entered repayment in the first 12-month of the identified 24-month period
- *denominator date range*—identifies the 12-month period used to determine the borrowers who have entered into repayment on FFEL and/or DL Program loans
- *FFEL Num*—the total number of borrowers who entered repayment on FFEL Program loans during a specified 12-month period and have defaulted on those loans during the same 12-month period or the next 12-month period

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- *FFEL Denom*—the total number of borrowers who entered repayment on FFEL Program loans during a specified 12-month period
- %—FFEL student repayment history rate
- *DL Num*—the total number of borrowers who entered repayment on Direct Loan Program loans during a specified 12-month period and have defaulted on those loans during the same 12-month period or the next 12-month period
- *DL Denom*—the total number of borrowers who entered repayment on Direct Loan Program loans during a specified 12-month period
- %—Direct Loan student repayment history rate
- *Dual Num*—the total number of borrowers who entered repayment on FFEL and/or Direct Loan Program loans during a specified 12-month period and have defaulted on those loans during the same 12-month period or the next 12-month period
- *Dual Denom*—the total number of borrowers who entered repayment on FFEL and/or Direct Loan Program loans during a specified 12-month period
- %—Dual student repayment history rate
- *Date Processed*—identifies the date the student payment history report was processed

Notes

REPORT FUNCTION

Depending on your level of access, the Report function allows you to run reports from the NSLDS database. These reports can be sent to your store-and-forward SAIG mailbox.

Report List

To review your school's report list, click the **Report** tab.

Notes

The *Report List* page displays a list of reports available for the school to retrieve. The list includes the report ID and the report name.

The Report List table displays the following information:

- *search report ID box*—allows you to search for a report using a report ID
- *report ID*—a six-character identifier for each kind of report. The first two or three characters are acronyms that identify the category of the report. The last three or four characters represent the specific report name.
  - For example, APR007 represents a report from the Audit and Program Review Planning (ARP) category named "Award Year School Sequence Report" (007).

A list of the acronyms is listed on the next page. These acronyms are also listed in the online help box.

- *names*—the title of the report
- *log page*—a link to the *Report Log* page. The Report log displays detailed information about:
  - requested by
  - output medium
  - sort
  - parameters
  - begin date/time

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- ◇ end date/time
- ◇ report type

Notes

Acronym	Report Category
APR	Audit and Program Review Planning
DRC	Default Rate Calculations
GA	Guaranty Agency
RCS	Refund Cancellation Report
SCH	School

Acronyms

A maximum of 50 reports are displayed on one page. If the page has more than 50 reports, click **Next Group** to view the next set of reports.

You can view your school's reports by using the scroll bar or using the Search Report ID box.

To search for a report using the Search Report ID box:

1. Place the cursor in the Search Report ID box and type the desired report ID.
2. Click **submit**.

Report Parameters

To retrieve the report parameters, click the desired number. As an example, click **#1**.

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Notes

The *Report Parameter* page displays the:

- *report ID number*—a six-character identifier for each kind of report. The first two or three characters are acronyms that identify the category of the report. The last three or four characters represent the specific report name.
- *type*
  - extract
  - report
- *school ID*
- *loan selection*
  - all
  - denominator only
  - numerator only
- *denominator date range*—identifies the 12-month period used to determine the borrowers who have entered into repayment on FFEL and/or DL Program loans
- *numerator date range*—identifies the 24-month period used to determine whether any borrowers have defaulted or meet other specified conditions on FFEL/and or Direct Loan Program loans that entered repayment in the first 12 months of the identified 24-month period

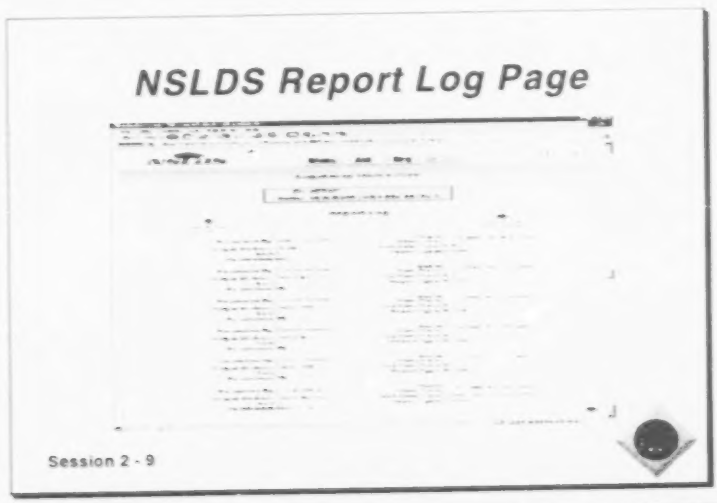
- *sort by box:*
  - SSN
  - Claim code, SSN
  - Loan Status, SSN
- *output medium*—the output device the user selected for the report

Notes

Report Log

To retrieve the Report Log page, click the log page icon. As an example, click the **Go to Report Log** arrow.

No Report Request Logs were found for this school. Below is an example of what a report log looks like.



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Notes

The Report Log page keeps a record of each report requested by your organization. The Report Log page tracks the following information each time your organization requests a report:

- *requested by*—the requestor's name
- *output medium*—the output device the user selected for the report
- *sort*—the number corresponding to the sort option selected. The sort options vary depending on the selected report.
- *parameters*—the variables selected that determined the report's results
- *Begin Date/Time*—the date and time the report was requested
- *End Date/Time*—the date and time the report was completed
  - N/A indicates that the report is not completely processed
- *Report Type*— this identifies whether the report was in a report format or an extract file

OTHER FUNCTIONS

NSLDS helps schools to determine financial aid eligibility for students, locate contacts at other institutions and organizations, as well as provide reports.

In addition, NSLDS serves as a resource tool to help schools conduct a name-history search and/or a Social Security number search for a student.

Borrower Name History

Access to the *Borrower Name History* page is available only if NSLDS contains more than one name for the student.

To view a student's name history from this page:

1. Click **Menu** on the navigation bar to return to the NSLDS Menu.

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2. Type the borrower's identifiers (**SSN**, **first name**, and **DOB**). As an example, use:
   - **SSN**: 043-88-1219
   - **First name**: Florence
   - **DOB**: 09-24-1970
3. Click **Loan History** or any other item on the navigation bar.
4. Check this page to see if there is an "H" (for history) to the left of the student's name.
5. Click "H."

Notes

The Borrower Name History page is used to help correctly identify a student by displaying a history of all names used by the student on data submitted to NSLDS.

Borrower Name History

Access to the *Borrower SSN History* page is only available if NSLDS contains more than one SSN for the student.

To view a student's SSN history:

1. Click **Menu** on the navigation bar to return to the NSLDS Menu.
2. Type the borrower's identifiers (**SSN**, **first name**, and **DOB**).
3. Click **Loan History** or any other item on the navigation bar.

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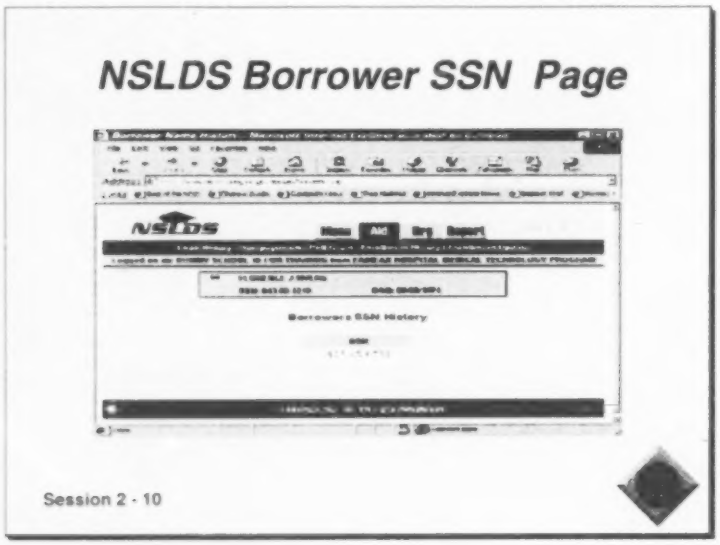
4. Check this page to see if there is an "**H**" to the left of the student's SSN.
5. Click "**H**."

This student doesn't have a Social Security number history.



The Borrower SSN History page is used to help correctly identify a student by displaying a history of all SSNs used by the student on data submitted to NSLDS.

Notes

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Can my co-workers access NSLDS using my NSLDS user ID and password?

No. Access is restricted to the individual(s) listed on the SAIG enrollment form. A school may enroll as many people as needed to access NSLDS information; however, each person has an individual user ID and password and must not share it with anyone else.

Can my third-party servicer have access to NSLDS?

Yes. When your school completes the SAIG enrollment form, it may list your servicer as a school official.

Can I use any browser to view NSLDS?

The system is designed to use Microsoft Internet Explorer versions up to and including 5.0 and Netscape Navigator versions up to and including 4.6. You may use older versions or other browsers, but there is no guarantee that the pages will display or function correctly. To determine if you have an appropriate browser:

- click on the **Help** menu item on your browser and select **About Internet Explorer** or **About Netscape Navigator**. The next screen will tell you which version of the browser is installed on your computer and its encryption level (for example, Internet Explorer 4.0 and 40-bit encryption).

If you need to download an appropriate browser, use one of the following links:

- for Internet Explorer:
  http://www.microsoft.com/ie
- for Netscape Navigator:
  http://www.netscape.com/download

What operating system can be used to view NSLDS?

The NSLDS Web site for financial aid professionals can be used with the following computer operating systems:

- Windows 95
- Windows 3.1
- Windows 98
- Macintosh
- Windows NT

The systems requirements page at the NSLDS Web site tells you more about system and configuration requirements.

Need Help?

If you have questions or need help about a specific item, a help system can give you quick answers. You can get immediate help by clicking on some of the icons in the upper right-hand corner of every page:

- clicking on the "phone" icon will tell you how to contact the NSLDS Customer Service Center
- clicking on the "question mark" icon will take you to a help page

Other useful icons are in the text:

- A question mark (?) is placed near material you might have a question about. Clicking on a particular question mark takes you directly to a help page for that item.
- A blue "H" sometimes is placed next to a borrower's name. Clicking on the "H" takes you to the borrower's name history or SSN history.
- An exclamation point (!) alerts you to an item that affects a borrower's eligibility.
- A lowercase "i" identifies information that is useful.

You also can call the NSLDS Customer Service Center at **1-800-999-8219**, Monday through Friday from 8 am to 8 pm (Eastern Time), except federal holidays.

Suggestions?

If you have suggestions on how to enhance any of the Web pages or about adding a feature, please call the NSLDS Customer Service Center at **1-800-999-8219**, or email your suggestion to **NSLDSCOE@raytheon.com.**

SFA UNIVERSITY

U.S. Department of Education
SFA University

NSLDS

National Student Loan Data System

Financial Aid Professionals:

Getting Started With Using the

Financial Aid Professionals Web Site

at

http://www.nsldsfap.ed.gov

What is the National Student Loan Data System (NSLDS)?

NSLDS is the U.S. Department of Education's (ED's) central database for student aid records. NSLDS provides a centralized, integrated view of borrowers' federal Title IV education loans and grants, tracking from when they're approved through when they're paid off.

Does NSLDS have its own Web site?

NSLDS has two Web sites. One NSLDS Web site, which is specifically for students, is at **http://nslds.ed.gov**. Students can go there to view their federal loan and grant information. Another NSLDS Web site is designed to allow financial aid professionals to track and manage federal student loans and/or grants and federal parent loans. It's at **http://nsldsfap.ed.gov**. Both Web sites are available 24 hours a day, 7 days a week. (Sometimes database maintenance occurs during weekends or late-night hours; scheduled maintenance hours are posted ahead of time.)

What's on the NSLDS Web site for financial aid professionals?

The Web site at **http://nsldsfap.ed.gov** displays information on federal loan and/or grant amounts, outstanding balances, loan status, and loan amounts borrowers receive, as well as how to find and contact data providers. You cannot allow students to use the Web site, but you can show them printouts of their information.

How do I access the NSLDS Web site for financial aid professionals?

Before you can access this NSLDS Web site, your school must enroll in the Student Aid Internet Gateway (SAIG), formerly called Title IV WAN. All the individuals listed on the SAIG enrollment form that request NSLDS access will be assigned an NSLDS user ID and password, and they will be given access to all the NSLDS features requested. Then, go to the NSLDS Web site for financial aid professionals, and enter your user ID and password information when it's requested.

If you don't have an NSLDS user ID and password, or if you need access to more NSLDS information than you originally requested, you need to submit a new SAIG enrollment form.

How do I get an SAIG enrollment form?

SAIG enrollment information is available from SAIG Customer Service at **1-800-615-1189**, or you can go to **http://ifap.ed.gov** and click on "Action Letters." The SAIG enrollment form and its instructions are in Appendix A of Action Letter #5, October 1999 (GEN-99-34). Print a copy of the form, fill it out, and send it to SAIG Customer Service.

After my school enrolls in SAIG, how do I access borrower information on NSLDS?

After entering your NSLDS user ID and password, you need to enter three borrower "identifiers" to gain access to borrower information. These identifiers are the borrower's Social Security number (SSN), first name, and date of birth (DOB).

What if I enter the borrower's identifiers but no data or wrong data appear?

Check to be sure you entered the identifiers correctly. If so, and you still have problems, you should contact the data provider directly and provide any information that will help it correct or add needed data to NSLDS.

What's available to the financial aid professional online?

The Web site for financial aid professionals is divided into three main function areas, with Web pages within each area. You can view a borrower's loans, grants, and enrollment history, as well as communicate with other financial aid professionals—all with just the click of a mouse.

Aid Function

- **Loan History page**–Provides a listing of a borrower's loans and summary information for each loan; it also includes warning and information flags, as well as aggregate loan amounts (defined exactly like those in the ISIR).
- **Loan Detail page**–Gives detailed historical information for a selected loan.
- **Pell Grant History page**–Lists all Pell Grants a student has received since 1993-94.
- **Enrollment History page**–Provides a list of the enrollment status for each school a student has attended while receiving Title IV loans. Student Status Confirmation Reports (SSCRs) are incorporated into the Enrollment History page.

- **Enrollment Update page**–Permits approved users to update enrollment information and to respond to individual records that appear on an SSCR.
- **Overpayment History page**–Lists any overpayment for an individual student and links to contact information.
- **Overpayment Update page**–Permits approved users to update information on any existing overpayment or add information on new overpayments.

Organization Function

- **Organization Search page**–Permits any user to search for an organization on the basis of a name, OPE ID, guaranty agency code, or lender code and to connect to the corresponding contact information.
- **Organization Update page**–Allows any user at an organization to update the organization's contact information.
- **Data Provider Schedule page**–Displays schedules for future data provider submissions, as well as dates past submissions were received at NSLDS.
- **SSCR Schedule page**–Gives approved users an opportunity to view or update their school's NSLDS SSCR schedule.

Report Function

- **Report List page**–Permits approved users to run reports from the NSLDS database and send them to their store-and-forward mailbox.

How secure is the NSLDS Web site?

Very. One reason is that ED requires that you have a secure browser before a connection can be made to the NSLDS Web site. ED recommends the use of the domestic versions of Netscape Navigator or Microsoft Internet Explorer. These domestic versions have increased encryption to 128-bit (from 40-bit) to protect and secure the privacy of your financial aid data.

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3 Reporting Data

Contents

Pop Quiz: NSLDS Data Providers 2

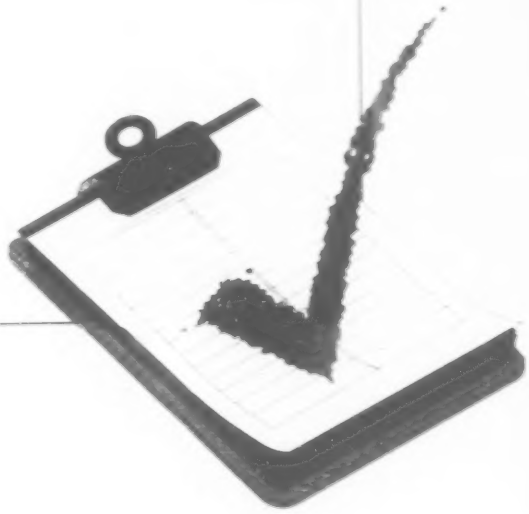
Types and Timing of Data Sent to NSLDS 5

Team Game: "Name That Time!" 8

Objectives

During this session, you will:

- ✔ list NSLDS data providers,
- ✔ learn how often data providers submit information to NSLDS, and
- ✔ figure out when data appear in NSLDS.



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POP QUIZ: NSLDS DATA PROVIDERS

Notes

Pop Quiz Question: NSLDS Data Providers

Can you name the NSLDS data providers:

- from ED's internal sources?
- from sources external to ED?

Session 3 - 1

DON'T TURN THE PAGE YET!

List ED's internal sources here:

- _____
- _____
- _____
- _____
- _____

List ED's external sources here:

- _____
- _____
- _____
- _____

Now, turn the page for the answers.

Notes

Pop Quiz Answers: NSLDS Data Providers

- ED's Internal Sources
  - Central Processing System (CPS)
  - Direct Loan Servicing Center
  - Recipient Financial Management System (RFMS) for Federal Pell Grants
  - Debt Collection Service (DCS)
  - Postsecondary Education Participants System (PEPS)

Session 3 - 2

Pop Quiz Answers (cont'd): NSLDS Data Providers

- Sources External to ED
  - Schools
  - Guaranty agencies
  - Lenders (through guaranty agencies)
  - Third-party servicers (for schools, lenders, and guaranty agencies)

Session 3 - 3

Notes

How Data Are Changed in NSLDS

- NSLDS does not have the authority to change or correct data it receives
- Generally, only data providers can change information they submitted to NSLDS, including correcting outdated or faulty data

Session 3 - 4

In general, only the agency that provided the data is allowed to make changes to it.

- One exception: ED's DCS can change data originally submitted by another provider under certain circumstances, such as when FFELs and Federal Perkins Loans become the property of ED.

Because NSLDS doesn't generally have the authority to change data, schools need to know:

What Schools Should Know About NSLDS Data

- Where NSLDS data come from
- How often NSLDS data are updated
- What to do when a school or student believes NSLDS data are incorrect

Session 3 - 5

TYPES AND TIMING OF DATA SENT TO NSLDS

The charts on the next two pages explain the types of data each provider sends to NSLDS. They also show the timing for sending the data.

Notes

NSLDS DATA PROVIDERS

ED's Internal Data Providers

Data Provider	Type of Data Reported to NSLDS	When Data are Reported to NSLDS
Central Processing System (CPS)	◆ Student aid applicant files to perform prescreening ◇ Note: NSLDS forwards records to CPS to perform postscreening	◆ Daily ◇ Biweekly (every other weekend)
	◆ Student demographic information, such as name and address.	◆ Quarterly (four times a year)
Direct Loan Servicing Center	◆ Information about Direct Loans, such as amounts disbursed, outstanding principal balance, loans repaid, and defaults	◆ Monthly ◇ Usually the first half of the month
Recipient Financial Management System (RFMS)*	◆ Information about Federal Pell Grant awards and disbursements	Daily
Debt Collection Service (DCS)	◆ Information about defaulted loans (FFELs, Direct Loans, and Federal Perkins Loans) and overpayments to students (Federal Pell Grants, FSEOGs, and Federal Perkins Loans) that have been assigned to ED	Monthly
Postsecondary Education Participants Systems (PEPS)	◆ ED's Office of Postsecondary Education (OPE) school identification (ID) code table, referred to as OPE-ID codes	Daily

* **Note:** RFMS reports Federal Pell Grant data to NSLDS on a daily basis. However, these data come from schools, which are allowed to report Federal Pell Grant disbursements to RFMS as early as 30 days before a disbursement is made and as late as 30 days after a disbursement is made. In addition, RFMS sends data to NSLDS the day after receiving it from a school.

- This means that the information about a student's Federal Pell Grant disbursement can be as much as 31 days old (30 days + 1 day).
- It also means that a student's Federal Pell Grant disbursement can appear in NSLDS before it has been disbursed, as much as 29 days earlier (30 days - 1 day) than disbursement.

RFMS receives data from schools for multiple award years. As a result, RFMS continuously updates and corrects prior-year data in NSLDS.

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NSLDS DATA PROVIDERS (cont'd)

ED's External Data Providers

Data Provider	Type of Data Reported to NSLDS	When Data are Reported to NSLDS
Schools (or their third-party servicers)	◆ Student enrollment status information through Student Status Confirmation Report (SSCR) process	◆ A school-selected schedule of 2 to 6 times a year (when a school receives an SSCR roster, it has 30 days to submit the required data)
	◆ Student enrollment status information through online reporting	◆ Within 30 days of an enrollment status change, unless an SSCR is scheduled within 60 days of the change
	◆ Overpayment information (Federal Pell Grants, FSEOGs, and Federal Perkins Loans)	◆ Within 30 days of the overpayment or change in overpayment status
	◆ Federal Perkins Loan data, such as amounts disbursed, outstanding principal balance, loans repaid, and defaults	◆ Every 30 days
Guaranty agencies (or their third-party servicers)*	◆ FFEL information, such as amounts disbursed, outstanding principal balance, loans repaid, and defaults	Monthly
Lenders (or their third-party servicers)*	◆ FFEL information, such as outstanding principal balance, loan sales, deferments, disbursements, cancellations, interest rates, loan status, and preclaims assistance requests	Quarterly**

* **Note:** Lenders do not submit data directly to NSLDS. They forward data to guaranty agencies every three months (90 days). In turn, guaranty agencies report information to NSLDS on a monthly basis (every 30 days). This means that some FFEL data in NSLDS, such as outstanding principal balance, can be as much as 120 days old (90 days + 30 days).

** **Note:** Lenders report loan status codes to guaranty agencies monthly.

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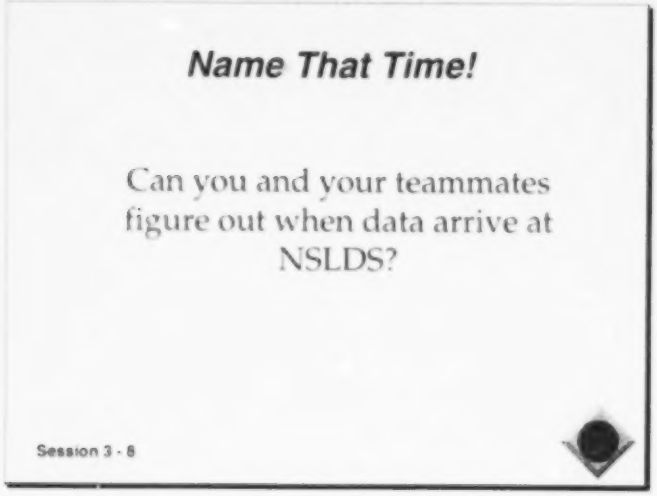
TEAM GAME: "NAME THAT TIME!"

Notes



Answering the questions that follow may be a bit challenging, because you have to go a step beyond the charts to figure out how the information applies to specific situations.

The purpose of these questions is to give you concrete experience with the timing for updating and correcting NSLDS data. This will help you resolve actual data conflicts when they occur.

Put your answers here:

Q1:
Name the data providers that send information to NSLDS every day.

A1:

Q2:
Information on FFEL outstanding principal balances in NSLDS can be as much as _____ days old.

A2:
a. 30
b. 60
c. 90
d. 120

Q3:
Which data providers send information to NSLDS on a monthly basis?

A3:

Q4:

a. What NSLDS process is conducted every two weeks?

b. Who conducts it?

A4:

Q5:

What data do schools send to NSLDS in a 30-day cycle?

A5:

Q6:

Assume that RFMS forwarded Federal Pell Grant information to NSLDS yesterday. When will RFMS's next submission take place?

A6:

Q7:

NSLDS shows that Jack owes an overpayment on an FSEOG at The Good University (TGU). On March 15, Jack made satisfactory repayment arrangements with TGU.

a. TGU must forward Jack's change in overpayment status to NSLDS no later than _____ because _____.

b. By what date should Jack's change in overpayment status appear in NSLDS?

c. By what date should the CPS generate an ISIR with Jack's change of status?

A7:

a.

b.

c.

Q8:

Jocelyn made satisfactory repayment arrangements on a defaulted loan with Our Bank on December 6.

a. Who does Our Bank report the change in status to?

b. When?

A8:

a.

b.

Q9:

Lana was awarded a $1,100 Federal Pell Grant to enroll in a hair design program at The Great Opportunities School (TGOS). The program is six months long. TGOS disbursed half of the funds on the first day of the program and the other half at the midpoint (that is, after three months). Assume that Lana's program began on August 12.

a. What is the earliest date that Lana's first Federal Pell Grant disbursement is likely to appear on NSLDS?

b. What is the earliest date that her second Federal Pell Grant disbursement is likely to appear on NSLDS?

c. What is the latest date that Lana's first Federal Pell Grant disbursement is likely to appear on NSLDS?

d. What is the latest date that her second Federal Pell Grant disbursement is likely to appear on NSLDS?

A9:

a. _____

b. _____

c. _____

d. _____

4 Resolving Conflicts

Contents

Introduction 2

Loan Issues 3

Social Security Number and Date of Birth Issues 6

Other Issues 7

Objectives

After completing this session, you will be able to:

- ✔ use resources such as NSLDS, *A Guide to 2000-2001 SARs and ISIRs*, and "Dear Colleague" Letters to resolve conflicting data

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INTRODUCTION

Notes

It is critically important that schools carefully monitor student-eligibility data included on Student Aid Reports (SARs) and Institutional Student Information Records (ISIRs).

Sometimes the data that are included on SARs and ISIRs don't match the data that schools have on file for a student. When this happens, before disbursing federal student aid, schools are required to resolve any conflicts between the information listed in the National Student Loan Data System (NSLDS) and information the student provided to the school.

- For example, if NSLDS indicates that a student is not in default, but the school has documentation indicating that the student is in default, the school must resolve this conflict before disbursing federal student aid.

In many situations, the school collects documentation from the student to resolve the conflict, and discovers that the facts differ from the information presented in NSLDS. When this happens, wherever possible, schools and/or students are encouraged to take steps to correct NSLDS data to improve the accuracy and the reliability of the database.

This session focuses on how to resolve conflicting data that appear on a student's SAR/ISIR and in the NSLDS database. To do this, we will discuss several case studies that were provided by financial aid administrators and members of the NSLDS/EDExpress focus group. The case studies will fall into three categories:

- loan issues
- Social Security number (SSN) and date of birth (DOB) issues
- other issues
  - Student Status Confirmation Report (SSCR)
  - changing data in NSLDS
  - overaward

You should consider these three questions while discussing case studies: (OH 1)

Notes

Discussing Case Studies

You should consider three questions while discussing the case studies:

- Is the student eligible to receive Title IV aid before the problem is resolved?
- What can the student do to resolve the problem?
- What can the school do to help the student resolve the problem?

Session 4 - 1

LOAN ISSUES

Lenders (or their third-party servicers) provide information to guaranty agencies quarterly, and the guaranty agencies (or their third-party servicers), in turn, provide data to NSLDS monthly. When using NSLDS to review a student's loan history, it is important to remember that the loan data can be as much as 120 days old.

Here are a few case studies.

Case Study 1

Amanda has taken out multiple loans and has an ISIR that has a "C" code next to the Estimated Family Contribution (EFC) with an ISIR comment about default. The school checks her history in NSLDS, and it shows she has one loan with a DU (Defaulted, Unresolved) status. How does the school advise or help the student?

Case Study 2

Joseph is returning to school after a five-year absence. He filed for bankruptcy before being admitted to his new school, State University. Joseph informs State U. that one of his debts listed in the bankruptcy was a Federal Perkins Loan. The school looks up his loan history in NSLDS, and finds two separate Perkins Loans from Midland Community College. The loans are for the same amount and have the same loan period and loan date. One loan has a status of BK (Bankruptcy Claim, Active). The other loan has a status of DB (Defaulted, Then Bankrupt, Active). Joseph claims that he had one Perkins Loan and he never defaulted on it. State U. suspects that Midland Community College has reported the same loan twice to NSLDS. How does the school check its suspicions and determine which status code is correct? Who does the State U. contact to make any needed corrections? What can the student do to resolve any discrepancies? Is Joseph eligible to receive Title IV aid before this situation is resolved?

Case Study 3

Sam is a third-year transfer student at the Magee Theological Seminary (MTS). Before being admitted, he attended County Community College and Long College. Sam's SAR indicates that he is in default on one of his loans. He claims he has a letter from the lender stating that he is in repayment. MTS checks Sam's loan history in NSLDS and finds that his repayment status is not reported. What should be done to resolve this problem?

Case Study 4

Samantha provides documentation that she took out a $10,000 FFEL Consolidation Loan in August 1998. As of August 1999, the loan history section of the ISIR shows the FFEL Consolidation Loan amount is double that amount, $20,000. The higher amount affects Samantha's remaining loan eligibility, if any. How does the school determine if there is any remaining loan eligibility and, if so, how much?

Notes

Case Study 5

Notes

Paul, who is in his senior year of college, receives a SAR indicating that he is over the aggregate limit for subsidized loans. Paul contacts the school's financial aid office about the problem, and his financial aid file is reviewed. The *Loan History* page in NSLDS reports duplicate entries for his loans. The school gets the contact information for the guaranty agency that holds Paul's loans and contacts it to have the duplicate entries corrected. The guaranty agency says it may be several months before the problem is resolved. Can the student receive Title IV aid and/or loans before it is officially resolved? What should the school do?

Case Study 6

Mary Bertha Nester has changed her name to Mary Bertha Nester Jones. The school enters her SSN, first name, and DOB into NSLDS and it shows DU (Default, unresolved) codes. However, these codes did not appear on Mary Bertha's ISIR. How does the school determine if Mary Bertha's loans are in default? If she has not defaulted, how can this problem be resolved?

Case Study 7

A fourth-year undergraduate student says he has a consolidation loan balance of $40,969. The student is applying for a new subsidized FFEL Stafford Loan, so the school checks NSLDS to determine the amounts of subsidized and unsubsidized Stafford Loans in his consolidation loan. This is done by identifying all of the loans with a status code of PC (Paid in Full Through Consolidation Loan). Only four subsidized Stafford Loans in NSLDS have a status code of PC, and the total amount of these loans doesn't equal the total of the consolidation loan. There are 14 loans with a status code of PF (Paid in Full). The total of the loans with status code PC and PF *does* equal the amount of the consolidation loan, and the school suspects that the 14 identified as PF should have been reported as PC.

This discrepancy affects the student's subsidized loan eligibility.

- The total of PC and PF subsidized Stafford Loans on NSLDS is $21,624

- The total of PC and PF unsubsidized loans is $19,345.
- The total of just the four PC subsidized Stafford Loans is $17,500.

So, according to NSLDS, the student is eligible for a $5,500 subsidized Stafford Loan ($23,000 aggregate subsidized loan limit minus $17,500 outstanding subsidized loans equals $5,500). If the loans on NSLDS are all actually PC, the student is only eligible for a new subsidized Stafford Loan in the amount of $1,376 ($23,000 - $21,624). What should the school do? What amount of subsidized loan is the student eligible for?

Quick Quiz #1

Question: What should the school do if a student has a loan(s) in active bankruptcy?

A. Wait until the problem is resolved by the data provider.

B. Cancel the application and refuse future applications

C. Go ahead and process the loan

D. Check with the lender or guaranty agency to find out if the bankruptcy was declared while the loan was in default

Notes

SOCIAL SECURITY NUMBER AND DATE OF BIRTH ISSUES

Case Study 8

Jackson, a first-time, first-year student, has an ISIR that has a "C" code and the comment, "We matched your Social Security number (SSN) with the National Student Loan Data System (NSLDS), but neither name or date of birth on the NSLDS record matched the information on your student aid application...".

The school has photocopies of Jackson's birth certificate and Social Security card to verify his date of birth (DOB) and SSN. By checking NSLDS online, the school discovers

Jackson's SSN is being listed as belonging to another individual.

What is the school's next step? What does the school do to resolve this problem?

Notes

Case Study 9

Keith submits a SAR with comment code 138. The school searches for Keith's information in NSLDS using his SSN, DOB, and first name. A record for a student with a different name and DOB appears. The school has verified Keith's identity, verified the information on his FAFSA, and made photocopies of his Social Security card and birth certificate. Keith is not a new borrower, he has borrowed for the last two academic years—but, there is no information listed about these loans. What can be done to resolve this problem?

Case Study 10

Janet has a "C" code with the comment code 138. When Halls School of Medicine types her SSN in NSLDS, the following entry appears "Bart Hiway, DOB 1-1-1899." Halls School of Medicine calls the school referenced in NSLDS, which doesn't have any records of Bart Hiway or the SSN. The Halls School of Medicine has verified Janet's identity by collecting photocopies of her birth certificate, Social Security card, and driver's license. What does the school do to resolve the problem?

Quick Quiz #2

Question. Even if the school verifies a student's name, date of birth, and Social Security number, the school can't disburse student Title IV aid—grants and loans—if the school receives an ISIR comment code 138. True or False?

OTHER ISSUES

In addition to loan, SSN, and DOB issues, occasionally other conflicts can occur with a Student Status Confirmation Report (SSCR), data providers, and overawards.

Student Status Confirmation Report (SSCR)

Notes

The Student Status Confirmation Report (SSCR) is reported to NSLDS by the school's:

- registrar's office,
- financial aid office, or
- third-party servicer

The data provider that reports the information is the only entity that can change the information in NSLDS. There are two exceptions:

- If a third-party servicer submits enrollment information to NSLDS on behalf of a school, the school itself can update enrollment information in NSLDS.
- If a third-party servicer submits Perkins Loan data to NSLDS on behalf of a school, the school itself can update Perkins Loan information in NSLDS.

The school is ultimately responsible for reporting enrollment information and Perkins Loan information, even if the school has a third-party servicer submitting its information to NSLDS.

Case Study 11

Three students at Midland University withdraw in the middle of the fall semester. One student enrolls in the spring semester, but the other two never return. The school checks the SSCR information in NSLDS and discovers that the student who enrolled for spring is correctly listed as an active full-time student, but so are the other two students who left in the fall. The school's third-party servicer reports SSCR information to NSLDS on behalf of the school. How does the school resolve the problem? Who should the school contact to get this error corrected?

Case Study 12

The disbursement of FFEL funds to three students at Mammoth Community College is canceled because the guaranty agency checks NSLDS and determines that the students are not enrolled at least half time. The financial aid office at the school checks NSLDS and confirms the information, which does not match the students'

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registration records at the college. The school's registration office is responsible for providing enrollment reports to a third-party servicer in time for the SSCR deadlines, but this semester's report did not reach the servicer in time to update NSLDS for the three students. What should the financial aid office do to correct the information and get the loans disbursed for the three students?

Notes

Data Providers

Case Study 13

Grolier Community College (GCC) discovers that Gwen has six Stafford Loans in NSLDS. GCC believes that three of the reported loans are duplicate reportings. The loan data in NSLDS needs to be changed. What should be done to resolve this problem? Who is responsible for changing the data in NSLDS?

Overaward

Case Study 14

Sun Valley University (SVU) reported a Pell Grant overpayment to a student in NSLDS. The student does not arrange to repay the overpayment to the school, so the school transferred it to the U.S. Department of Education's (ED's) Debt Collection Service (DCS). The school updated the overpayment source code in NSLDS from "SCH" (school) to "TRF" (transfer). However, DCS has not updated the overpayment source code to "EDR" (ED Region) to indicate which regional office should be contacted about the overpayment. Will ED update this information in NSLDS, and how often does ED update its overpayment information?

Quick Quiz #3

Question: How often does a school have to report that students have received an overpayment?

Question: Must all overpayments in the Federal Pell Grant, Federal Supplemental Educational Opportunity Grant, and Federal Perkins Loan Program be reported to NSLDS?

Notes

Wrap Up

Contents

Time for Questions and Comments 2

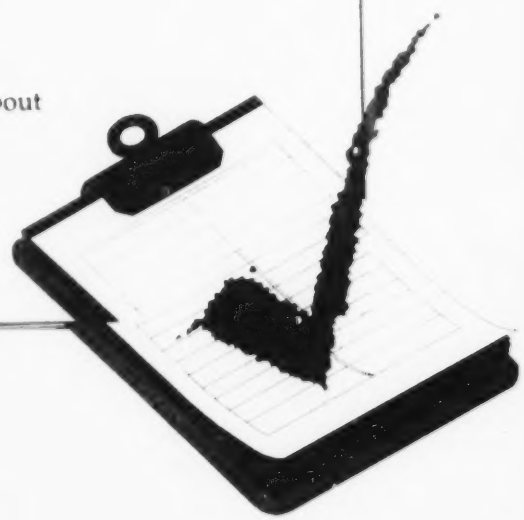
Evaluating the Workshop 2

Thank You 3

Objectives

During this session, you will:

- ✔ have an opportunity to ask questions about and comment on the workshop and NSLDS and
- ✔ provide feedback about the workshop.



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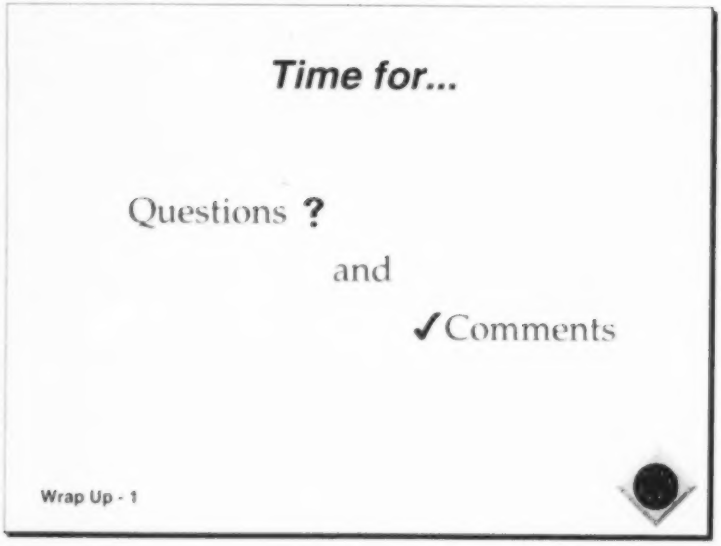
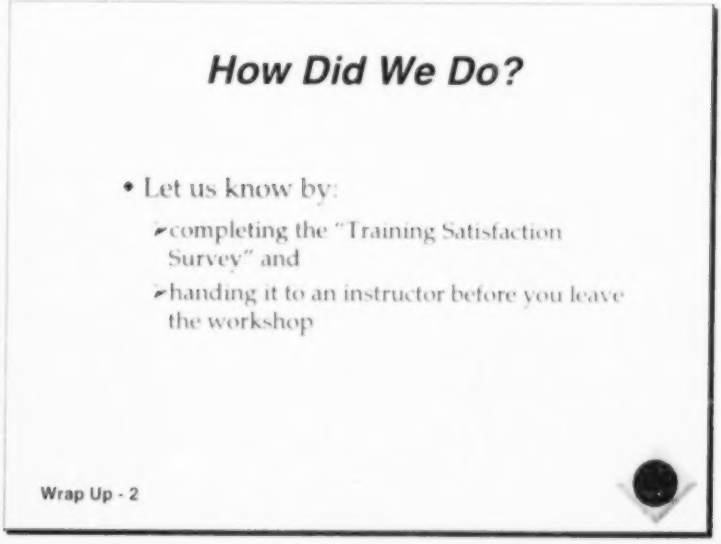
TIME FOR QUESTIONS AND COMMENTS

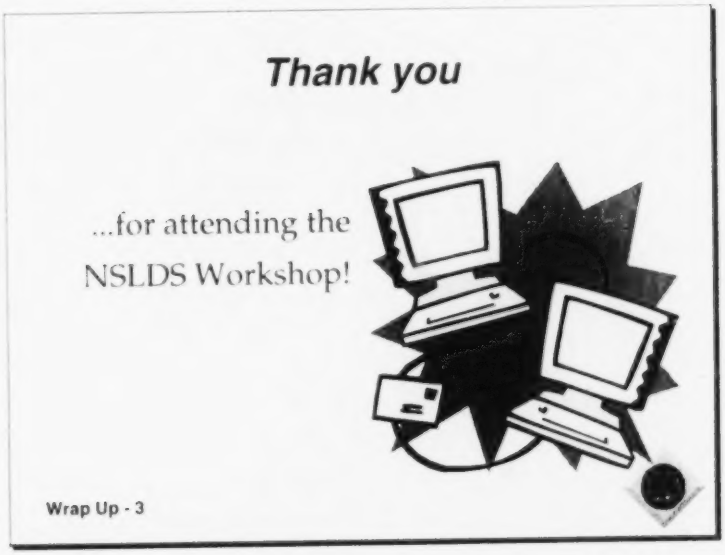
Notes



EVALUATING THE WORKSHOP


How Did We Do?
• Let us know by:
completing the "Training Satisfaction Survey" and
handing it to an instructor before you leave the workshop
Wrap Up - 2

Filling out the survey is voluntary. ED would, however, appreciate it if you would give us your feedback.


Thank you
...for attending the
NSLDS Workshop!
Wrap Up - 3

Notes

3 Answer Key

Notes

A1:
CMS, RFMS, PEPS.

A2:
d. 120 days

A3:
Debt Collection Service, Direct Loan Servicing Center, guaranty agencies, and schools.

A4:
a. Postscreening is conducted every two weeks.
b. NSLDS with CPS.

A5:
- Federal Perkins Loan data (such as amounts disbursed, outstanding principal balance, and so forth).
- As necessary, overpayment information on Federal Pell Grants, FSEOGs, and Federal Perkins Loans.
- Changes in student enrollment status (unless an SSCR is scheduled within 60 days of a change).

A6:
Today.

A7:
a. ..no later than **April 14** because **TGU must report the change within 30 days.**
b No later than April 14.
c. No later than April 28.

A8:
a. Our Bank's guaranty agency for the loan.
b. Within 90 days.

A9:
a. July 14 (29 days before the first disbursement).
b. October 14 (29 days before the second disbursement).
c. September 12 (31 days after the first disbursement).
d. December 13 (31 days after the second disbursement).

4 Answer Key

Notes

LOAN ISSUES

Case Study 1

Possible solutions:

- The school can contact the lender and/or guaranty agency to verify loan status.
- The school can request that the student provide documentation to verify that her loan isn't in default.
- The school can give the student the name of the lender and/or guaranty agency and advise the student to contact the lender and/or guaranty agency to try to resolve the problem.

Case Study 2

Possible solutions:

- State U. can contact Midland Community College to see if the student's Perkins Loan has been reported twice to NSLDS with different status codes and to learn which status code is correct for the loan. If the loan has been reported incorrectly, Midland Community College (the holder of the loan) is responsible for correcting the information.
- If it is determined that the loan was reported twice on NSLDS and the loan status is actually BK, Joseph is eligible for Title IV aid because he was never in default. An active bankruptcy claim does not affect a student's eligibility.
- If it is determined that the loan status is actually DB, Joseph is not eligible for Title IV aid. A defaulted loan must be totally discharged through bankruptcy before the student regains eligibility for federal financial aid.

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- State U. is not required to resolve the Perkins Loan reporting discrepancies for Joseph, and State U. may tell him to contact Midland Community College to handle the situation on his own. Before he can receive Title IV aid at State U., Joseph would have to provide documentation that he is not in default on his Perkins Loan. Also, if State U. would like to award Joseph a Perkins Loan, the school needs to know the correct outstanding balance of his prior loans.

Notes

Case Study 3

Possible solutions:

- The school must obtain documentation from the holder of the loan that the student has made satisfactory arrangements to repay the loan and has made six consecutive payments before it can award Title IV aid.
- The school may advise Sam to contact his lender to make sure the loan repayment status is updated in NSLDS.

Case Study 4

- Check the *Loan Detail* page to see if the FFELs that have a PC (Paid in full through Consolidation Loan) status equal $10,000.
- Contact the lender and/or guaranty agency listed as the consolidation loan holder in NSLDS to verify the amount of the loan.
- Based on the correct, verified information obtained from the student, lender, and/or guaranty agency, the school can determine the student's loan eligibility.

Case Study 5

Possible solutions:

- Inform the student which guaranty agency has to correct the information.
- Inform the student that he has to provide documentation from the guaranty agency to verify how much he has outstanding in subsidized loans.

- If the student submits the appropriate documentation, the school can disburse Title IV aid.
- If the school chooses to, it may obtain the documentaion from the guaranty agency on behalf of the student.

Notes

Case Study 6

Possible solutions:

- Check to see if the student has a name history in NSLDS.
- Check with the student to find out which names the student has used to receive Title IV aid.
- Contact the lenders and/or guaranty agencies that reported the defaulted loans.
- Inform the student that she has to provide documentation from the lenders and/or guaranty agencies to verify that she doesn't have any defaulted loans.
- If the student submits the appropriate documentation, the school can then disburse Title IV aid.

Case Study 7

Possible solutions:

- Initially, it appears the school could process the $5,500 subsidized Stafford Loan for the student. The only loans that count toward the student's subsidized loan aggregate limit of $23,000 are the outstanding PC subsidized loans - $17,500. The PF loans are not deducted from the aggregate.
- If the school has documentation that the information in NSLDS is incorrect (such as the letter the student received about his consolidation loan), the school should research the case before processing a new loan. The school should contact the lender or guaranty agency that holds the consolidation loan to see which subsidized and unsubsidized Stafford Loans it contains. If the lenders or guaranty agencies of the loans that were consolidated have reported the status of those loans incorrectly, they should be contacted to update NSLDS.

Quick Quiz #1

Answer: D

Notes

SOCIAL SECURITY NUMBER AND DATE OF BIRTH ISSUES

Case Study 8

Possible solutions:

- If the school has photocopies of the student's Social Security card and birth certificate, the school may disburse aid to the student.
- The school may also advise the student to contact the Social Security Administration to make sure no one else has the same SSN and to have the correct information sent to NSLDS.
- The school should also advise the student to contact the school, lender, or guaranty agency that has reported incorrect information using the student's SSN.

Case Study 9

Possible solutions:

- Determine if the NSLDS record is Keith's by accessing NSLDS using only the student's SSN to retrieve the matching data.
- Check to see if Keith has a name history or SSN history in NSLDS.
- Check with Keith to see if he has used other names to receive financial aid.
- Review Keith's file to see which SSN was used to process the student's loans.
- Contact the lender or guaranty agency to find out which SSN was used to report Keith's loans to NSLDS.
- The school or Keith should contact the data provider to correct any aid listed in NSLDS that is not Keith's.

Case Study 10

- Check to see if Janet has a name history and/or SSN history in NSLDS.
- The school or Janet should contact the school referenced or NSLDS to correct the information listed in NSLDS.

Quick Quiz #2

Answer: False

OTHER ISSUES

Student Status Confirmation Report (SSCR)

Case Study 11

Possible solutions:

- The school should first contact the third-party servicer to correct the information. The school should also determine if enrollment reports provided to the servicer by the school were in error or if the servicer reported the student's enrollment incorrectly.
- If the servicer does not make the correction, the school must go to NSLDS online to correct the students' enrollment status. Even though the school contracts with a servicer to provide this information to NSLDS, it is ultimately the school's responsibility to ensure the accuracy and timeliness of the reported information.

Case Study 12

Possible solutions:

- The financial aid office should provide the lender or guaranty agency with documentation that the students are enrolled at least half time and request reinstatement and disbursement of the loans.
- If the servicer has not already done it, the school's registration office should update the students' enrollment information on NSLDS online.

Data Providers

Notes

Case Study 13

Possible solutions:

- The school should contact the holder of each loan to determine if the loans reported in NSLDS are duplicates.
- If it is determined that the loans are duplicates, it is the lender's responsibility to report it to the guaranty agency and the guaranty agency's responsibility to have the information changed in NSLDS.

Overaward

Case Study 14

Possible solutions:

- Contact ED's Debt Collection Service (DCS) to make sure that it received the overpayment information.
- DCS reports monthly to NSLDS on information about overpayments for Federal Pell Grants, Federal Supplemental Educational Opportunity Grants, and Federal Perkins Loans.

Quick Quiz #3

Answer: Institutions are required to input new overpayments and changes to previously submitted overpayment information no later than 30 days after the school becomes aware of the overpayment or of the needed change.*

Answer: No, only overpayments the student is responsible for repaying need to be reported to NSLDS.

***Note**: The school must report an overpayment for a student who completely withdraws from school no later than 30 days after the student's 45-day extension has ended.